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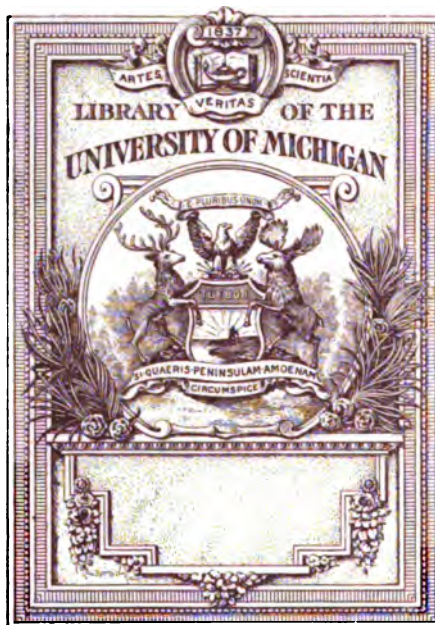
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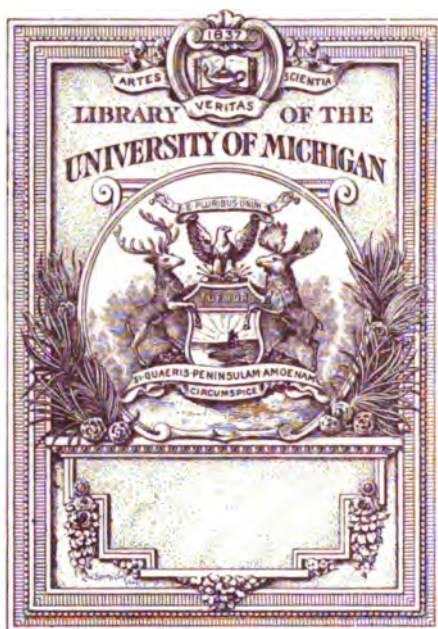
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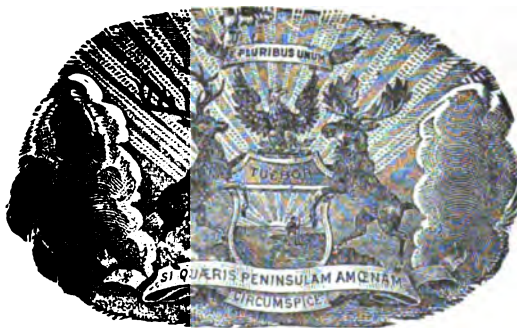
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FOURTH ANNUAL REPORT
OF THE
COMMISSIONER OF THE BANKING DEPARTMENT
OF THE
STATE OF MICHIGAN

DECEMBER 31, 1892

15419



BY AUTHORITY

LANSING
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS
1893

COMMISSIONER,

THEODORE C. SHERWOOD, - - - WAYNE COUNTY.

DEPUTY COMMISSIONER AND EXAMINER,

EUGENE A. SUNDERLIN, - - - KENT COUNTY.

CHIEF CLERK AND EXAMINER,

LESTER M. SHERWOOD - - - TUSCOLA COUNTY.

OFFICIAL ADDRESS, - - - LANSING, MICHIGAN

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REPORT OF COMMISSIONER.

STATE OF MICHIGAN,
OFFICE OF THE COMMISSIONER OF THE
STATE BANKING DEPARTMENT,
Lansing, December 31, 1892.

HON. EDWIN B. WINANS,

Governor of Michigan:

I have the honor to submit herewith my fourth annual report, showing the condition of the State banks and trust companies placed by statute under the supervision of the State Banking Department.

During the four years this department has been in operation, there have been incorporated sixty-nine banks, which, added to the eighty banks which were in existence when the present banking law was adopted, makes the total number of banks that have been incorporated one hundred and forty-nine.

Four of these, viz., Carson City Savings Bank of Carson City, Citizens' State Bank of Au Sable, Gratiot County Savings Bank of Alma, and Montcalm County Savings Bank of Stanton, have gone into voluntary liquidation, and one, the Milford State Bank, has been closed, leaving the total number of State banks in existence today, one hundred and forty-four, with three trust companies which are also under the supervision of this department.

January 7, 1889, the date of the last report made by the banks to the State Treasurer under the old law, the assets of the eighty banks amounted to \$38,963,417.19.

December 9, 1892, the date of the last report called for by this department, the assets of the one hundred and thirty-eight banks and three trust companies reporting, amounted to \$82,649,533.48; a gain of \$43,686,116.29 in assets during my term of office, which comprises the first four years of the existence of the Banking Department.

I have authorized the incorporation of twenty-one banks during the year, with a total capital of \$1,296,000.00.

Of these, ten were new organizations, nine were formerly private banks, viz., Antrim County Bank, Mancelona; Homer Exchange Bank, Homer; Clapp Bros. & Co., Sturgis; Bank of Crystal Falls, Crystal Falls; Hannah, Lay & Co., Traverse City; Exchange Bank (Boies, Eaton & Co.), Hudson; D. H. Power & Co., Fowler; Monroe County Bank, Dundee, and Thompson Brothers, Hudson. Two were formerly national banks, viz., Lansing National Bank, Lansing, now the Lansing State Savings Bank, and the First National Bank of Pontiac, now the First Commercial Bank of Pontiac.

REPORT OF THE COMMISSIONER OF

Below find the name, location, date of authorization and amount of capital of the banks incorporated during the year closing December 31, 1892:

No.	Name of bank.	Location.	Date of authorization.	Amount of capital.
129	Elk Rapids Savings Bank	Elk Rapids ..	January 20. . .	\$35,000 00
130	Antrim County State Savings Bank	Mancelona ..	January 20. . .	25,000 00
131	Farmers' State Bank of Homer	Homer	January 20. . .	15,000 00
132	State Bank of Perry	Perry	February 20. . .	16,000 00
133	Lansing State Savings Bank	Lansing	February 25. . .	200,000 00
134	Citizen's State Bank	Sturgis	March 2.	50,000 00
135	Commercial Bank of Iron Mountain	Iron Mountain ..	March 7.	50,000 00
136	State Bank of Crystal Falls	Crystal Falls ..	April 14.	25,000 00
137	Commercial Savings Bank of Marshall	Marshall	May 18.	50,000 00
138	Traverse City State Bank	Traverse City ..	June 16.	100,000 00
139	State Bank of Michigan	Grand Rapids ..	June 25.	200,000 00
140	Boies' State Savings Bank	Hudson	August 27.	75,000 00
141	State Savings Bank of Fowler	Fowler	September 19. .	15,000 00
142	Monroe County Bank	Dundee	September 26. .	15,000 00
143	Thompson Savings Bank	Hudson	October 22. . .	100,000 00
144	State Savings Bank of Ann Arbor	Ann Arbor	November 18. .	50,000 00
145	Northville State Savings Bank	Northville	December 10. . .	25,000 00
146	First Commercial Bank	Pontiac	December 24. . .	100,000 00
147	Home Savings Bank of Kalamasoo	Kalamasoo	December 27. . .	50,000 00
148	Citizens' State Bank of South Haven	South Haven	December 28. . .	50,000 00
149	Oakland County Savings Bank	Pontiac	December 29. . .	50,000 00

AMENDMENTS.

Although there has not been a failure of a State bank in Michigan during the year, I am still of the opinion that the banking law should be amended so that delinquent banks could be closed without waiting for the tedious process of law now in force.

My reasons, as urged in my report of last year, I repeat here, as they fully explain the situation:

Section 42 of the banking law says: "Whenever it shall appear from the report of any bank, or the Commissioner shall have reason to believe that the capital of any bank is impaired or reduced below the amount required by law, it shall be the duty of the Commissioner, and he shall have power to examine said bank and ascertain the facts, and in case he finds such impairment or reduction of capital, to require such bank to make good the deficiency so appearing. If any bank shall refuse or fail for ninety days after written requisition to make good the deficiency so appearing or found to exist, it shall be the duty of the Commissioner, with the concurrence of the Attorney General, to institute proceedings for the appointment of a receiver of such bank to wind up its business."

From this section you will see that after ascertaining that the capital of

a bank is impaired, nothing can be done until the expiration of ninety days, and after that the Commissioner must confer with the Attorney General, and then apply to a court of competent jurisdiction for the appointment of a receiver.

Where the officers and directors are honorable men, and the impairment is from causes over which they have no control—which seldom happens—the present law is sufficient; but when a bank's capital becomes impaired by dishonesty or criminal negligence, ninety days, or even the three or four days necessary to obtain an order from the court, is sufficient time for dishonest officers to "loot" the association and dispose of its assets to the damage of the depositors.

I am convinced that the banking law should be amended, giving the Commissioner authority to take immediate possession of a bank, whenever in his judgment the exigencies of the case demand it, and hold the same against all levies and attachments, until a court of competent jurisdiction can be applied to for the appointment of a receiver.

Many bankers object to the vesting of so much power in one individual, claiming that as the office of Commissioner is appointive, some person may be selected on account of personal friendship or from political necessity, rather than fitness for the position, who, through error in judgment or personal antagonism—for a slight infraction of the law—take possession of a bank that was perfectly solvent, injure the reputation of its officers, create a panic among its depositors, and seriously impair if not totally ruin the institution.

Because this could be done, is no argument that it would be done.

That the Commissioner has the power to take possession of a bank, is no proof that he will use that power arbitrarily, or to the damage of an association which is honestly entitled to assistance rather than annihilation, and we do not believe a Governor of Michigan will ever use so important an office as the Banking Department to pay a political debt, or a debt of gratitude.

TAXES.

The unsatisfactory and unequal application of our present mortgage tax law, as applied to banks, demands the careful attention of the Legislature.

We admit that the subject of taxation is an intricate one, but I fail to see the justice of taxing the capital stock of the individual shareholder, and then tax the mortgages held by the bank taken with the capital already taxed, or with money deposited by individuals, of which the bank is only the custodian.

In the deduction of mortgages from the capital, which is permitted by the present mortgage tax law, many banks avoid paying taxes on their capital stock, which has caused dissatisfaction in many localities.

No reputable bank desires to evade paying its just proportion of taxes, but objects to the unjust discrimination as between savings banks and commercial banks.

The banking law, for the security of depositors, requires that savings banks invest 51% of their deposits in bonds or mortgages, which, under the present law, the mortgages are taxed as real estate, while commercial banks can loan their deposits on personal or collateral security, which is not taxable to the bank.

It seems to me that the most satisfactory and equitable way is to tax the

capital stock to the shareholder, the real estate to the bank, and exempt mortgages held by the bank from taxation.

When the law infers that the money deposited by individuals, and invested by the bank in mortgages, is the property of the bank and therefore subject to taxation, it lessens the force of the argument for State supervision, which has always been that the bank was simply the custodian of the deposits made by the people, and therefore the State has a right to dictate as to the class of securities taken.

SURPLUS.

In this connection I desire to call your attention to the necessity of a larger surplus account than the banks are required to maintain at the present time.

The ambition of the average bank officer is to make large dividends to stockholders, rather than to accumulate a surplus which enhances the security of the depositor.

There is no doubt that the excessive taxation of bank shares in some localities has deterred many banks from accumulating a large surplus, or even adding to their undivided profits.

I would therefore suggest that State banks be required to carry to a surplus account twenty per cent of the net profits of the bank for the preceding half year, or for such period as is covered by the dividend, until such surplus shall amount to fifty per cent of its capital stock, and that all surplus up to and including that amount be exempt from taxation.

This will be an inducement to bank officers to accumulate a surplus, and prevent a discrimination in the assessment of bank stock, which at the present time is not uniform throughout the State.

Every banker and business man appreciates the security which a large surplus account guarantees the depositor, and I hope the Legislature will take favorable action in the matter.

PRIVATE BANKS.

Although private banks are not under the supervision of this department, their business and influence in commercial affairs being identical with that of incorporated banks make it necessary that in reporting to you the condition of the banking business of Michigan, I mention the failure of two private banks during the year, viz., O. P. Bills & Co., bankers, Tecumseh, Michigan, who closed their doors Nov. 26, 1892 (liabilities and assets not yet made public), and Church, Bills & Co., Ithaca, Nov. 29; liabilities, \$49,402.31; assets, \$49,859.27.

These two make ten private bank failures in the State in the four years the present banking law has been in operation.

There are now in Michigan about two hundred private banks. Nearly one-half of this number are using a corporate name, instead of or in connection with their individual or firm name.

I would again call your attention, and the attention of the Legislature, to the necessity of a law preventing private banks using a corporate name in advertising their business.

No reasonable argument can be urged against the adoption of such a law, as it simply prevents irresponsible persons advertising an individual or partnership business as though it were a corporation.

Many persons advocating State supervision of all institutions receiving public deposits ask that a separate banking law, for the government of private banks, be enacted. In my opinion this would be unwise and injudicious.

Our present general banking law is adequate for the transaction of sound, conservative banking, and as the law was amended at the last session of the Legislature so that banks with a capital of \$15,000 may be incorporated in villages whose population does not exceed 1,500, there is no reason why private banks with corporate names should not become incorporated, and make public the amount of capital in their business, the amount of deposits they have received from the public, and the securities they have taken for the money loaned.

In my opinion, an institution that has not a capital of at least \$15,000 should not be dignified by the name, bank.

BUILDING AND LOAN ASSOCIATIONS.

In each of my former reports, I have urged that building and loan associations be placed under State supervision.

The failure of the "Iron Hall" and other "investment companies" throughout the country during the past year, has created a widespread feeling of distrust of all institutions which invite public deposits.

This distrust, in case of financial depression, would not only injure building and loan associations, but would materially affect every banking corporation in the State.

I therefore earnestly urge that some action be taken by the Legislature that will make more secure the depositors in these associations, which, in the past, have been so beneficial to those persons, whose chief object in becoming members, was, to secure for themselves homes.

This was the primary object of building and loan associations, and in my opinion, whenever any association goes outside the home building plan, and become "bankers" or "investors" under a law enacted for an entirely different object, they open wide the door for fraud and corruption, and bring discredit upon all institutions that are honestly trying to conduct a legitimate business.

The failure of the Fidelity Savings Loan and Security Association, of Grand Rapids, has impressed the officers and members of building and loan associations throughout the State, with the necessity of State supervision, and I note with pleasure that, at the meeting of the State Association, held at Bay City, December 8, 1892, a resolution was unanimously adopted declaring for State supervision.

I would also ask that some action be taken in regard to those associations incorporated in other states and doing business in this.

If state supervision of foreign insurance companies doing business in this State is necessary, it is of much more importance that there be State supervision of foreign building and loan associations, mortgage, investment, and other companies, who transact their business in this State, without any restrictions or limitation of law.

SAVINGS BANKS.

The total number of savings banks, or banks with savings departments, at this date is 103, and the savings deposits in these banks was reported to

this department December 9, as \$37,909,010.12, and the number of savings depositors 185,492.

At the time the present banking law became operative I had some doubt as to the wisdom of section one, which allows banks to incorporate with savings and commercial departments for the transaction of both classes of business.

I see nothing as yet, however, that would lead me to suggest the changing of the law, especially in small towns and villages, where the union of the two classes of business under one management is of great profit and convenience to the public.

SHAREHOLDERS.

The total number of stockholders in the State banks of Michigan at this date is 4,885, and is divided as follows:

One thousand three hundred and seventy-six owning \$500 and less.

One thousand four hundred and eighty owning more than \$500—up to and including \$1,000.

Seven hundred and sixty-three owning more than \$1,000—up to and including \$2,000.

Four hundred and one owning more than \$2,000—up to and including \$3,000.

One hundred and sixty-three owning more than \$3,000—up to and including \$4,000.

Two hundred and eighty-three owning more than \$4,000—up to and including \$5,000.

Four hundred and nineteen owning more than \$5,000.

From this table we see that 2,856 bank stockholders, or more than half of the total number, own \$1,000, or less, of the capital stock of Michigan State banks.

This is a gratifying exhibit, as it demonstrates that the banks of Michigan are largely controlled by persons of small means, or those engaged in active business.

EXAMINATIONS.

Each bank and trust company in the State has been visited during the year by an examiner, and an examination made of cash, bills, collaterals or securities, books of account, etc., and I am pleased to report, that, as compared with last year, the banks have greatly improved in their financial condition, and methods of conducting their business.

There is one matter, however, in which there could be great improvement, and that is in the selection of officers and directors.

Too many of the banks of the State elect honorary officers and directors, rather than those who give special attention to the affairs of the bank.

It is my opinion, based on observation, that in reserve cities especially, either the president or vice president, with the cashier, should devote their whole time to the affairs of the association they represent, and not allow themselves to be advertised as doing so, when they spend but a few minutes each day at the bank.

The same can be said of a board of directors. It is better that a banking association elect seven directors that really direct the affairs of the bank, than to elect fifteen because of their social standing, eight of whom

give but little or no attention to the business they are expected to oversee.

In the succeeding pages of this report will be found comparative abstracts of published reports, also detailed statements of each individual State and national bank in Michigan.

RECEIPTS AND EXPENSES.

The amount received during the year from the several banks as fees, being one hundredth part of one per cent of the gross amount of the assets of the bank at the time the examination was made, amounts to \$7,785.21, which has been deposited with the State Treasurer as required by section 40 of the banking law.

The expenses of the department for the year closing December 31, is \$9,114.93, and is made up of the following items:

Salary of T. C. Sherwood, commissioner.....	\$2,500 00
Salary of E. A. Sunderlin, deputy commissioner.....	2,000 00
Salary of L. M. Sherwood, chief clerk and examiner.....	1,500 00
Salary of extra clerk.....	250 00
Expenses incurred in examination of banks.....	2,426 62
Miscellaneous expenses, viz., printing, postage, stationery, etc.	438 31

For list of banks examined, and the amount paid by each, see succeeding pages.

CONCLUSION.

In closing this, my last report as Commissioner of the State Banking Department, I would ask for my successor the same courteous treatment and forbearance that has been so generously extended to me by the bankers of Michigan, during my four years' term as Commissioner.

Whatever of success has attended my efforts in the organization of this new department, very much is due to the bankers of Michigan, who have so willingly seconded my every effort to make uniform, under the new law, the State banking system.

Few persons outside of those actively engaged in banking, have fully appreciated the situation of the State bankers of Michigan during the past four years, or comprehended the crisis through which they have passed, in changing from the old system of banking to the new, with the necessary restrictions and limitations.

Many bankers voted against the adoption of the banking law, because they did not believe the change could be made without a panic, or serious financial complication.

In consummating this change, very much of the work has, of necessity, been somewhat private, for the publication of the changes required of some of the banks which had for years been without adequate supervision, would have created distrust and unnecessary alarm in banking circles, and injured the delinquent bankers who were trying to conform to the requirement of the new law, and clear themselves of unprofitable investments, which had been the accumulation of years.

That this change from the old banking system to the new has been accomplished with the failure of but one bank, is a matter of gratulation among the business men of the State, and speaks well for the integrity

of Michigan bankers, who were willing and ready to set aside personal opinions and personal interests for the public good.

In conclusion, I desire to publicly acknowledge the efficient service of those associated with me in official duties, and wish to express my appreciation of their efforts to make successful the department charged with the execution of the banking law.

THEODORE C. SHERWOOD,

Commissioner of the Banking Department.

THE BANKING DEPARTMENT.

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Abstract of reports made by the State banks to the Commissioner of the Banking Department, the reports being called for on passed days unknown to the bank officer, viz.: May 17, July 12, Sept. 30, Dec. 9, 1892.

Resources.	May 17, 1892, one hundred and thirty banks, three trust com- panies.	July 12, 1892, one hundred and thirty- three banks, three trust companies.	Sept. 30, 1892, one hundred and thirty-six banks, three trust com- panies.	Dec. 9, 1892, one hundred and thirty- eight banks, three trust companies.
Loans and discounts	\$32,969,843 14	\$35,006,044 03	\$37,320,146 04	\$38,883,892 66
Stocks, bonds and mortgages	23,369,744 26	24,274,777 96	25,708,760 78	26,843,183 47
Overdrafts	154,177 67	177,660 50	205,941 10	222,549 92
Due from banks in reserve cities	9,236,975 22	10,247,354 93	10,855,362 69	9,435,452 60
Due from other banks and bankers	496,030 88	466,004 79	660,768 78	526,816 22
Banking house furniture and fixtures	1,152,043 08	1,178,781 18	1,250,621 40	1,274,415 65
Other real estate	651,492 80	665,183 72	674,715 79	692,412 41
Current expenses and taxes paid	273,440 78	73,633 27	252,468 87	364,088 85
Interest and premiums paid	143,943 32	83,561 79	149,067 58	271,426 84
Exchanges for clearing house	216,447 81	291,148 93	350,947 70	306,521 91
Checks and cash items	175,264 73	238,848 88	251,347 46	209,662 16
Nickels and pennies	19,404 61	18,236 07	20,496 99	18,382 56
Gold coin	1,061,800 46	1,024,994 61	1,067,670 83	1,089,932 42
Silver coin	227,507 12	245,027 89	255,125 17	293,818 72
U. S. and national bank notes	2,236,061 00	2,563,607 00	2,179,484 00	2,266,977 00
Totals	\$72,424,176 88	\$76,564,858 10	\$81,213,426 93	\$82,649,533 48
Liabilities.				
Capital stock paid in	\$10,296,290 00	\$10,633,610 00	\$10,944,409 67	\$11,109,827 59
Surplus fund	1,955,520 52	2,051,262 79	2,052,128 80	2,124,487 81
Undivided profits	2,143,640 78	1,582,495 75	2,067,749 41	2,534,015 14
Dividends unpaid	1,669 49	46,363 26	7,773 87	5,739 87
Individual deposits subject to check	13,438,101 30	15,610,674 71	18,132,327 12	16,948,808 62
Certificates of deposit	7,696,242 74	8,221,217 99	8,619,301 88	9,632,918 47
Savings deposits	34,401,192 02	35,908,371 54	36,959,572 67	37,909,010 12
Certified checks	50,967 82	27,483 51	60,758 88	67,981 89
Cashiers' checks outstanding	87,764 06	31,312 20	190,669 18	36,445 82
Due to banks and bankers	2,153,587 13	2,140,962 93	1,950,080 11	1,869,563 31
Notes and bills re-discounted	153,211 07	252,103 42	108,511 15	279,390 41
Bills payable	48,000 00	60,500 00	99,649 54	131,349 93
Totals	\$72,424,176 88	\$76,564,858 10	\$81,213,426 93	\$82,649,533 48

REPORT OF THE COMMISSIONER OF

Comparative abstract, giving the increase in the volume of business as shown by the December reports of Michigan State banks for the years 1889, 1890, 1891 and 1892, as made to the Commissioner of the Banking Department.

Resources.	Dec. 11, 1889, ninety banks, two trust companies.	Dec. 19, 1890, one hundred and six banks, two trust companies.	Dec. 2, 1891, one hundred and twenty- one banks, three trust cos.	Dec. 9, 1892, one hundred and thirty- eight banks, three trust cos.
Loans and discounts	\$22,624,667 12	\$27,628,145 16	\$30,543,959 76	\$38,883,892 66
Stocks, bonds and mortgages	15,645,031 54	18,846,697 08	21,308,913 14	26,843,188 47
Overdrafts	165,815 19	183,645 30	195,618 49	222,549 93
Due from banks in reserve cities	5,182,241 12	5,712,028 27	7,481,885 31	9,435,452 69
Due from other banks and bankers	298,942 90	371,806 62	468,162 59	526,816 23
Banking house furniture and fixtures	523,466 20	714,313 50	941,191 77	1,274,415 65
Other real estate	253,782 59	311,476 52	350,381 69	692,412 41
Expenses and taxes paid	276,624 57	266,114 72	307,396 48	384,083 85
Interest and premiums paid	210,872 79	217,130 03	145,482 78	271,426 84
Exchanges for clearing house	200,024 87	152,723 76	319,354 22	306,521 91
Checks and cash items	150,252 88	308,018 92	242,213 13	209,662 16
Nickels and pennies	11,720 48	11,047 14	15,690 82	18,382 56
Gold coin	896,827 00	483,564 49	849,656 57	1,039,932 42
Silver coin	171,666 15	167,925 17	215,054 78	293,818 72
U. S. and national bank notes	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00
Totals	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48
Liabilities.				
Capital stock paid in	\$7,254,559 10	\$8,460,835 00	\$9,522,420 00	\$11,109,827 59
Surplus fund	1,132,329 90	1,502,849 44	1,704,248 31	2,124,487 81
Undivided profits	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14
Dividends unpaid	2,571 63	6,234 60	2,158 87	5,789 37
Individual deposits	7,879,586 71	9,300,393 00	11,750,841 68	16,948,803 62
Certificates of deposits	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47
Savings deposits	23,669,030 20	27,779,136 09	31,186,303 14	37,909,010 12
Certified checks	29,987 61	40,450 93	37,541 35	67,981 89
Cashiers' checks outstanding	21,097 57	5,802 67	30,594 71	36,445 82
Due to banks and bankers	809,678 07	1,325,103 37	1,599,224 96	1,869,563 31
Notes and bills re-discounted	886,429 76	517,866 12	391,719 61	279,390 41
Bills payable	37,000 00	44,700 00	51,200 00	181,349 93
Totals	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48

THE BANKING DEPARTMENT.

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Abstract showing the total volume of business transacted by the State and national banks of Michigan, as shown by reports made Dec. 9 to the Commissioner of the Banking Department.

Resources.	Dec. 9, 1892, one hundred and thirty- eight State banks, three trust cos.	Dec. 9, 1892, one hundred and four national banks.	Total.
Loans and discounts	\$38,883,892 66	\$52,752,163 51	\$91,636,056 17
Stocks, bonds and mortgages	26,843,183 47	5,623,070 40	32,466,253 87
Overdrafts	222,549 92	292,210 95	514,760 87
Due from banks in reserve cities	9,435,452 69	8,304,177 63	17,739,630 32
Due from other banks and bankers	526,816 22	2,457,593 23	2,984,409 45
Banking house furniture and fixtures	1,274,415 65	1,092,380 52	2,366,796 17
Other real estate	692,412 41	597,433 76	1,289,846 17
Current expenses and taxes paid	364,088 85	330,626 32	694,715 17
Interest paid	258,417 13		258,417 13
Due from United States Treasurer		201,723 10	201,723 10
Premiums paid	13,009 71	415,932 79	428,942 50
Cash, checks and exchanges	4,135,294 77	6,168,423 89	10,303,718 66
Totals	\$82,649,593 48	\$78,235,686 10	\$160,885,219 58
Liabilities.			
Capital stock paid in	\$11,109,827 59	\$15,034,000 00	\$26,143,827 59
Surplus and undivided profits	4,658,502 95	6,283,823 28	10,942,326 23
Dividends unpaid	5,739 37	18,212 61	23,951 98
Deposits. { Commercial..... \$26,686,149 80 } { Savings..... \$7,909,010 12 }	64,595,159 92	42,739,642 91	107,334,802 83
Due to banks and bankers	1,869,563 31	9,946,624 23	11,816,187 54
National bank notes outstanding		3,281,300 00	3,281,300 00
Notes and bills re-discounted	279,390 41	466,083 07	745,473 48
Liabilities other than those above stated		516,000 00	516,000 00
Bills payable	131,849 98		131,849 93
Totals	\$82,649,593 48	\$78,235,686 10	\$160,885,219 58

REPORT OF THE COMMISSIONER OF

Abstract of reports made by the national banks of Michigan to the Commissioner of the Banking Department May 17, July 12, Sept. 30, and Dec. 9, 1892. For reports of individual national banks see succeeding pages.

Resources.	May 17, 1892, one hundred and four nat'l banks.	July 12, 1892, one hundred and four nat'l banks.	Sept. 30, 1892, one hundred and four nat'l banks.	Dec. 9, 1892, one hundred and four nat'l banks.
Loans and discounts	\$50,533,848 87	\$50,030,874 94	\$52,215,651 24	\$52,752,163 51
Stocks, bonds and mortgages	4,197,255 18	4,202,686 33	4,230,191 68	5,623,070 40
Overdrafts	198,686 50	260,806 15	260,230 71	292,210 96
Due from banks in reserve cities	8,013,597 36	9,132,721 11	9,763,423 55	8,304,177 63
Due from other banks and bankers	2,290,543 90	2,761,873 97	3,013,966 33	2,457,598 23
Banking house furniture and fixtures	1,054,808 77	1,071,444 42	1,075,409 89	1,092,330 52
Other real estate	654,932 08	567,904 37	552,327 33	597,433 76
Current expenses and taxes paid	276,997 63	53,329 73	213,224 99	330,626 31
Due from U. S. Treasurer	145,126 06	168,369 56	167,531 11	201,723 10
Premiums on U. S. bonds	310,609 16	284,711 16	286,132 79	415,932 79
Cash, checks and exchanges	6,202,372 05	6,563,736 90	6,298,133 31	6,168,423 89
Totals	\$73,873,327 54	\$75,189,552 54	\$78,061,222 93	\$78,235,696 10
Liabilities.				
Capital stock paid in	\$15,034,000 00	\$15,034,000 00	\$15,034,000 00	\$15,034,000 00
Surplus and undivided profits	6,023,871 98	5,444,062 00	5,374,223 17	6,233,823 23
Dividends unpaid	13,300 16	58,439 30	29,544 99	18,212 61
Individual deposits	40,733,418 31	41,545,111 28	43,507,886 74	42,409,084 23
United States deposits	493,970 61	387,640 65	373,271 76	330,558 68
National bank notes outstanding	2,553,100 00	2,561,740 00	2,532,550 00	3,381,300 00
Due to banks and bankers	8,659,251 48	9,966,230 37	10,539,217 87	9,946,624 23
Notes and bills re-discounted	335,586 60	177,488 94	132,528 40	466,063 07
Liabilities other than those above stated				516,000 00
Bills payable	22,023 40	14,300 00	5,000 00	
Totals	\$73,873,327 54	\$75,189,552 54	\$78,061,222 93	\$78,235,696 10

THE BANKING DEPARTMENT.

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Comparative abstract showing the increase in the business of the national banks of the State from the December reports of the years 1889, 1890, 1891 and 1892, as made to and furnished this department by the comptroller of the currency at Washington.

Resources.	Dec. 11, 1889, one hundred and thirteen national banks.	Dec. 19, 1890, one hundred and nine national banks.	Dec. 2, 1891, one hundred and six national banks.	Dec. 9, 1892, one hundred and four national banks.
Loans and discounts.....	\$45,860,178 79	\$47,527,375 32	\$48,424,955 89	\$52,752,163 51
Stocks, bonds and mortgages.....	4,716,830 60	4,289,671 45	4,231,798 69	5,623,070 40
Overdrafts.....	214,415 50	219,314 54	222,506 90	292,210 95
Due from reserve agents.....	5,373,805 17	6,000,383 99	6,942,032 64	8,304,177 63
Due from other banks and bankers.....	1,417,240 70	1,531,500 83	2,055,712 68	2,457,593 23
Banking house furniture and fixtures.....	1,161,347 88	1,175,007 50	1,140,593 47	1,092,330 52
Other real estate.....	696,499 38	907,729 15	654,818 49	597,433 76
Current expenses and taxes paid.....	314,041 78	316,798 82	306,899 32	330,626 82
Exchanges for clearing house.....	351,040 73	291,486 06	531,466 31	420,011 79
Checks and cash items.....	206,917 13	252,540 59	222,864 76	269,288 40
Cash.....	5,156,435 60	5,363,083 61	5,337,462 12	5,479,123 70
Due from U. S. Treasurer.....	176,937 44	166,537 96	155,501 41	201,723 10
Premiums on U. S. bonds.....	506,812 27	416,961 40	326,649 58	415,932 79
Totals.....	\$66,051,502 97	\$68,858,341 25	\$70,555,261 76	\$78,235,686 10
Liabilities.				
Capital stock paid in.....	\$15,674,600 00	\$15,539,800 00	\$15,244,600 00	\$15,084,000 00
Surplus fund.....	3,173,932 03	3,332,775 18	3,715,238 83	3,858,283 29
Undivided profits.....	2,589,639 53	2,715,207 61	2,359,221 32	2,375,539 99
Dividends unpaid.....	25,279 32	9,632 59	36,373 86	18,212 61
Individual deposits.....	35,217,989 08	36,792,399 46	38,500,510 19	42,409,084 23
United States deposits.....		566,999 05	483,927 31	380,558 68
Due banks and bankers.....	5,857,859 32	6,052,260 90	7,140,935 64	9,916,624 23
National bank notes outstanding.....	2,853,300 00	2,660,200 00	2,587,020 00	3,281,800 00
Notes and bills re-discounted.....	658,908 69	689,166 46	462,157 73	466,083 07
Bills payable.....		100 60	23,000 00	
Liabilities other than those above stated.....			2,274 38	516,000 00
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10

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Abstract of published reports of the four State and five national banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the State Banking Department, December 9, 1892.

Resources.	Dec. 9, 1892, four State banks, one trust com- pany.	Dec. 9, 1892, five national banks.	Total.
Loans and discounts.....	\$2,408,669 85	\$6,107,432 63	\$8,515,832 48
Stocks, bonds and mortgages.....	1,280,287 28	315,184 80	1,595,472 08
Overdrafts.....	2,380 76	21,683 35	24,014 11
Due from banks in reserve cities.....	660,716 81	1,321,597 33	1,882,314 14
Due from other banks and bankers.....	96,807 59	151,607 43	248,415 02
Banking house furniture and fixtures.....	67,276 24	106,214 67	172,490 91
Other real estate.....	18,590 92	96,328 53	113,919 45
Current expenses and taxes paid.....	30,082 30	38,948 33	69,980 63
Interest paid.....	37,550 98		37,550 98
Due from U. S. Treasurer.....		17,925 00	17,925 00
Premiums on U. S. bonds.....		33,000 00	33,000 00
Cash, checks and exchanges.....	103,908 73	753,336 34	857,240 07
Totals.....	\$4,705,946 46	\$8,861,208 46	\$13,567,154 92
Liabilities.			
Capital stock paid in.....	\$399,636 34	\$2,200,000 00	\$2,899,636 34
Surplus and undivided profits.....	239,655 44	635,537 57	875,393 01
Dividends unpaid.....	40 00	1,500 00	1,540 00
Deposits..... { Commercial..... \$2,479,178 69 } { Savings..... 1,273,988 99 }	3,753,167 68	5,087,981 35	8,841,149 03
Due to banks and bankers.....	13,247 00	786,869 54	750,116 54
National bank notes outstanding.....		199,320 00	199,320 00
Notes and bills re-discounted.....			
Bills payable.....			
Totals.....	\$4,705,946 46	\$8,861,208 46	\$13,567,154 92

REPORT OF THE COMMISSIONER OF

SAGINAW.

Abstract of published reports of the five State and five national banks in the city of Saginaw, as made to the Commissioner of the State Banking Department, December 9, 1892.

Resources.	Dec. 9, 1892, five State banks.	Dec. 9, 1892, five national banks.	Total.
Loans and discounts.....	\$2,891,244 21	\$3,558,979 88	\$6,450,224 09
Stocks, bonds and mortgages.....	817,597 51	544,100 13	1,361,697 64
Overdrafts.....	5,649 77	14,265 31	19,915 08
Due from banks in reserve cities.....	559,752 43	555,195 72	1,114,948 15
Due from other banks and bankers.....	5,827 29	39,001 82	44,828 61
Banking house furniture and fixtures.....	85,215 49	47,500 00	132,715 49
Other real estate.....	6,324 91		6,324 91
Current expenses and taxes paid.....	18,283 88	36,283 51	54,467 39
Interest paid.....	2,819 68		2,819 68
Due from U. S. Treasurer.....		24,687 50	24,687 50
Premiums paid.....	5,897 00	12,500 00	18,397 00
Cash, checks and exchanges.....	129,978 32	264,846 44	394,824 76
Totals.....	\$4,528,540 44	\$5,097,309 81	\$9,625,850 25
Liabilities.			
Capital stock paid in.....	\$500,000 00	\$950,000 00	\$1,450,000 00
Surplus and undivided profits.....	296,276 04	594,754 19	891,030 23
Dividends unpaid.....		100 00	100 00
Deposits..... { Commercial..... \$1,536,900 72 } { Savings..... 2,077,144 18 }	3,613,044 88	2,923,213 46	6,536,258 31
Due to banks and bankers.....	119,219 55	148,417 85	267,637 40
National bank notes outstanding.....		479,850 00	479,850 00
Notes and bills re-discounted.....		5,974 31	5,974 31
Bills payable.....			
Totals.....	\$4,528,540 44	\$5,097,309 81	\$9,625,850 25

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Abstract of published reports of the five State and two national banks in the Bay Cities, as made to the Commissioner of the State Banking Department, December 9, 1892.

Resources.	Dec. 9, 1892, five State banks.	Dec. 9, 1892, two national banks.	Total.
Loans and discounts.....	\$2,043,217 80	\$1,622,378 80	\$3,665,596 10
Stocks, bonds and mortgages.....	337,805 77	106,637 50	444,443 27
Overdrafts	14,375 04	350 27	14,725 31
Due from banks in reserve cities	278,917 17	215,115 74	494,032 91
Due from other banks and bankers.	23,624 09	39,750 03	63,374 12
Banking house furniture and fixtures	21,685 25	38,000 00	59,685 25
Other real estate.....	11,395 38	-----	11,395 38
Current expenses and taxes paid	23,290 80	12,324 60	35,615 40
Interest paid.....	11,251 11	-----	11,251 11
Due from U. S. Treasurer	-----	4,500 00	4,500 00
Premiums on U. S. bonds.....	-----	6,000 00	6,000 00
Cash, checks and exchanges	134,052 39	141,204 82	275,257 71
Totals.....	\$2,899,614 80	\$2,186,761 76	\$5,086,376 56
Liabilities.			
Capital stock paid in	\$400,000 00	\$450,000 00	\$850,000 00
Surplus and undivided profits.....	246,564 68	244,838 36	491,403 04
Dividends unpaid	60 40	7,175 00	7,235 40
Deposits..... { Commercial..... \$1,233,808 71 } { Savings..... 974,098 09 }	2,207,906 80	1,318,331 84	3,526,238 64
Due to banks and bankers	17,292 07	76,416 56	93,708 63
National bank notes outstanding	-----	90,000 00	90,000 00
Notes and bills re-discounted	27,790 85	-----	27,790 85
Bills payable.....	-----	-----	-----
Totals.....	\$2,899,614 80	\$2,186,761 76	\$5,086,376 56

The following is a list of the banks examined and the amount paid by each, as required by section 40 of the banking law:

Name of bank.	Location.	Amount.
Central Savings Bank	Detroit.....	\$52 60
Home Savings Bank.....	Detroit.....	124 86
Michigan State Bank.....	Eaton Rapids	17 57
Williamston State Bank	Williamston	12 80
First State and Savings Bank.....	Mason.....	12 55
People's Savings Bank.....	Detroit.....	733 59
State Bank of Fenton.....	Fenton.....	15 04
Hastings City Bank.....	Hastings.....	18 13
Farmers and Merchants' Bank.....	Nashville.....	10 68
Belding Savings Bank.....	Belding.....	13 14
Ionia County Savings Bank.....	Ionia.....	36 38
City Savings Bank.....	Detroit.....	121 45
State Savings Bank.....	Detroit.....	327 43
Owosso Savings Bank.....	Owosso.....	30 57
Clinton County Savings Bank.....	St. Johns.....	18 22
State Bank.....	St. Johns.....	20 99
First State Savings Bank.....	Niles.....	10 00
City Bank.....	Dowagiac.....	24 39
First State Bank.....	Holland.....	16 71
Holland City State Bank.....	Holland.....	14 05
Muskegon Savings Bank.....	Muskegon.....	31 95
Whitehall State Savings Bank.....	Whitehall.....	19 05
Oceana County Savings Bank.....	Hart.....	14 11
Lapeer County Bank.....	Imlay City.....	19 67
Pioneer Bank.....	North Branch.....	10 03
Genesee County Savings Bank.....	Flint.....	73 81
People's Bank.....	Leslie.....	11 23
Farmers' Bank.....	Grass Lake.....	11 37
Farmers' State Bank.....	Concord.....	10 00
People's Bank.....	Manchester.....	14 79
State Bank.....	Carson City.....	12 02
First State Bank.....	Decatur.....	12 12
Wayne County Savings Bank.....	Detroit.....	599 38
Peninsular Savings Bank.....	Detroit.....	276 86
Paw Paw Savings Bank.....	Paw Paw.....	13 95
Am. Commercial Savings Bank.....	Saginaw.....	26 29
People's Savings Bank of East Saginaw	Saginaw.....	54 48
State Bank of Midland.....	Midland.....	14 23

THE BANKING DEPARTMENT.

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LIST OF BANKS EXAMINED.—Continued.

Name of bank.	Location.	Amount.
Midland County Savings bank	Midland	\$10 00
Shiawassee County Bank	Durand	10 00
First State and Savings Bank	Flushing	21 15
Mt. Clemens Savings Bank	Mt. Clemens	62 42
Oxford Savings Bank	Oxford	12 07
Ann Arbor Savings Bank	Ann Arbor	98 26
Farmers and Merchants' Bank	Ann Arbor	50 20
Ypsilanti Savings Bank	Ypsilanti	32 78
People's Savings Bank	West Bay City	18 48
Bay County Savings Bank	Bay City	48 18
First State and Savings Bank	Holly	18 59
Wayne Savings Bank	Wayne	12 85
Farmers and Merchants' Bank	Milan	10 00
First State and Savings Bank	Marine City	10 00
Commercial and Savings Bank	St. Clair	18 72
Hillsdale Savings Bank	Hillsdale	84 54
State Bank of Reading	Reading	11 08
First State Bank	Hillsdale	16 24
Grovenor Savings Bank	Jonesville	21 18
First State Bank of Homer	Homer	10 00
Farmers' State Bank	Homer	10 80
Antrim County State Savings Bank	Mancelona	10 00
Charlevoix Savings Bank	Charlevoix	10 00
First State Bank	Petoskey	10 00
Sault Savings Bank, Loan and Trust Co.	Sault Ste Marie	17 62
Newberry Savings Bank	Newberry	10 00
Peninsula Bank	Ishpeming	28 89
The Manistique Bank	Manistique	20 12
Marquette County Savings Bank	Marquette	43 09
Merchants and Miners' Bank	Calumet	72 68
Superior Savings Bank	Hancock	33 62
State Bank of Crystal Falls	Crystal Falls	10 80
Commercial Bank	Iron Mountain	14 06
Detroit River Savings Bank	Detroit	29 76
Lake Odessa Savings Bank	Lake Odessa	10 00
Tawas State Savings Bank	East Tawas	10 00
Iosco County Savings Bank	Oscoda	27 15
Commercial Bank	Bay City	49 76
Commercial Savings Bank	Adrian	56 67

REPORT OF THE COMMISSIONER OF

LIST OF BANKS EXAMINED.—Continued.

Name of bank.	Location.	Amount.
Lenawee County Savings Bank	Adrian	\$70 43
Boise State Savings Bank	Hudson	10 00
Lansing State Savings Bank	Lansing	50 55
People's Savings Bank	Lansing	29 55
Farmers' Bank	Mason	23 56
Traverse City State Bank	Traverse City	62 53
Elk Rapids Savings Bank	Elk Rapids	10 00
Manistee County Savings Bank	Manistee	19 75
Commercial and Savings Bank	Ludington	21 77
State Savings Bank	Lapeer	10 00
West Michigan Savings Bank	Bangor	10 00
First State Bank	South Haven	23 27
First State Savings Bank	Howell	17 73
Union Banking Co.	St. Joseph	31 41
Farmers and Merchants' Bank	Benton Harbor	30 67
People's Savings Bank	Grand Rapids	56 44
State Savings Bank	Fowler	10 00
Savings Bank of East Saginaw	Saginaw	159 62
Bank of Saginaw	Saginaw	129 68
Saginaw County Savings Bank	Saginaw	46 67
Monroe County Bank	Dundee	10 00
Lowell State Bank	Lowell	16 30
Mecosta County Savings Bank	Big Rapids	12 23
State Bank of Middleville	Middleville	10 43
Citizen's Commercial and Savings Bank	Flint	61 22
Michigan Savings Bank	Detroit	162 21
Wyandotte Savings Bank	Wyandotte	28 95
Marine Savings Bank	Marine City	25 29
Clare County Savings Bank	Clare	10 21
Commercial Bank	Mt. Pleasant	10 43
People's Savings Bank	Mt. Pleasant	14 85
Commercial Savings Bank	St. Louis	10 00
St. Clair County Savings Bank	Port Huron	21 14
Port Huron Savings Bank	Port Huron	66 78
Commercial Bank	Port Huron	55 72
Thompson Savings Bank	Hudson	10 00
Kalamasoo Savings Bank	Kalamasoo	74 87
City Bank	Battle Creek	76 07
Branch County Savings Bank	Coldwater	24 23

THE BANKING DEPARTMENT.

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LIST OF BANKS EXAMINED.—Continued.

Name of bank.	Location.	Amount.
State Bank	White Pigeon	\$11 40
Citizens' State Bank	Sturgis	18 86
First State Savings Bank	Three Rivers	15 41
Citizens' Savings Bank	Detroit	165 19
Kent County Savings Bank	Grand Rapids	141 83
State Bank of Michigan	Grand Rapids	44 68
State Savings Bank	Ann Arbor	10 00
Union Bank	Jackson	90 30
Jackson City Bank	Jackson	73 96
Ingham County Savings Bank	Lansing	36 68
Grand Rapids Savings Bank	Grand Rapids	151 44
Michigan Trust Company	Grand Rapids	74 74
Detroit Savings Bank	Detroit	562 98
American Banking and Savings Association	Detroit	123 41
German American Bank	Detroit	116 66
Dime Savings Bank	Detroit	161 62
Union Trust Company	Detroit	80 95
Fidelity Loan and Trust Company	Detroit	10 00
Lumberman's State Bank	West Bay City	58 56
Bay City Bank	Bay City	105 08
State Bank of Perry	Perry	10 00
Commercial Savings Bank	Marshall	10 00
Chelsea Savings Bank	Chelsea	26 07
Central Michigan Savings Bank	Lansing	90 85
Northville State Savings Bank	Northville	10 00
First Commercial Bank	Pontiac	10 00
Home Savings Bank	Kalamazoo	10 00
Citizens' State Bank	South Haven	10 00
Mechanics' Bank	Detroit	144 72
Oakland County Savings Bank	Pontiac	10 00
Plymouth Savings Bank	Plymouth	20 24

REPORTS
OF THE
STATE BANKS AND TRUST COMPANIES

**AS MADE TO THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT**

MAY 17, JULY 12, SEPTEMBER 30, AND DECEMBER 9,

1892.

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

W. J. COCKER, *President*; S. HOWELL, *Vice President and Cashier*; E. N. SMITH, *Assistant Cashier*.

DIRECTORS—W. J. Cocker, Seymour Howell, C. R. Miller, Norman Geddes, A. Bennett, A. M. Stephenson, Chas. Bowerfind, D. Metcalf, E. C. Sword.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$140,318 26	\$134,188 43	\$146,734 62	\$145,499 73
Stocks, bonds and mortgages.....	320,654 54	331,901 17	323,729 67	335,460 54
Overdrafts.....	1,819 00	4,333 52	1,334 21	4,360 02
Due from banks in reserve cities.....	71,901 04	61,396 90	37,321 46	42,364 26
Due from other banks and bankers.....	457 78	620 14	-----	719 46
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	2,526 93	2,526 93	2,526 93	2,526 93
Other real estate.....	4,512 32	1,711 76	1,711 76	2,711 76
Current expenses and taxes paid.....	5,535 93	353 37	1,267 73	3,362 30
Interest paid.....	9,266 32	299 28	671 35	5,113 31
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	735 63	2,433 59	640 47	3,320 42
Nickels and pennies.....	127 43	37 71	111 09	91 15
Gold coin.....	7,395 50	6,022 50	5,192 50	3,790 00
Silver coin.....	1,266 00	2,149 45	2,265 50	1,236 00
U. S. and national bank notes.....	16,287 00	21,484 00	17,622 00	15,650 00
Totals.....	\$582,278 78	\$569,463 75	\$551,169 34	\$572,063 93
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	15,000 00
Undivided profits.....	27,004 42	13,123 00	18,103 31	23,945 99
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	131,717 57	125,179 44	112,305 93	100,373 60
Certificates of deposit.....	70,561 22	76,224 65	73,625 03	67,139 30
Savings deposits.....	267,675 97	265,129 26	258,959 76	256,630 03
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	229 55	4,302 40	2,675 73	3,979 56
Notes and bills rediscounted.....	-----	-----	-----	30,000 00
Bills payable.....	-----	-----	-----	-----
Totals.....	\$582,278 73	\$569,463 75	\$551,169 34	\$572,063 93

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 18, 1869.

J. R. BENNETT, *President*; H. V. C. HART, *Vice President and Cashier*; C. D. HARDY, *Assistant Cashier*.

DIRECTORS—Joseph R. Bennett, Jno. A. Severens, Clinton D. Hardy, Herman V. C. Hart, Wm. S. Wilcox.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$27,192 28	\$24,799 42	\$28,472 91	\$18,295 54
Stocks, bonds and mortgages	549,289 00	549,548 00	552,350 50	553,210 50
Overdrafts	225 97	199 44	904 37	242 65
Due from banks in reserve cities	61,520 50	92,556 98	84,658 56	58,176 03
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate	1,259 55	487 10	1,147 75	487 10
Current expenses and taxes paid	2,325 81	3,435 53	4,441 68	5,894 79
Interest paid	407 73	7,665 25	7,739 74	15,335 23
Premiums paid	449 80	449 80	449 80	472 71
Checks and cash items	589 61	317 46	413 63	290 00
Nickels and pennies			977 20	617 38
Gold coin	7,565 00	7,835 00	9,375 00	8,300 00
Silver coin	450 21	669 80		
U. S. and national bank notes	32,308 00	18,522 00	19,631 00	11,684 00
Totals	\$683,477 96	\$706,485 68	\$704,962 14	\$672,968 98
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	17,266 61	22,399 98	25,582 45	36,143 32
Dividends unpaid				
Individual deposits subject to check				
Certificates of deposit				
Savings deposits	543,751 39	567,708 68	563,522 62	521,814 54
Certified checks				
Cashiers' checks outstanding	2,459 96	1,382 07	857 07	531 07
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$683,477 96	\$706,485 68	\$704,962 14	\$672,968 98

REPORT OF THE COMMISSIONER OF

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1899. Reorganized December 9, 1899.

CHRISTIAN MACK, *President*; WM. D. HARRIMAN, *Vice President*; CHAS. E. HISCOCK, *Cashier*; M. J. FRITZ, *Assistant Cashier*.

DIRECTORS—C. Mack, David Rinsey, Wm. D. Harriman, Wm. Deubel, Daniel Hiscock, Willard B. Smith, L. Gruner.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$437,500 28	\$481,474 01	\$412,001 40	\$457,587 15
Stocks, bonds and mortgages	287,675 12	310,464 37	380,711 94	\$95,549 98
Overdrafts	6,880 28	6,066 88	4,032 13	3,561 82
Due from banks in reserve cities	208,243 35	180,494 19	102,129 27	71,557 88
Due from other banks and bankers	1,401 96	1,106 75	592 50	1,269 13
Banking house		18,500 00	18,500 00	18,500 00
Furniture and fixtures	1,930 85	1,930 85	1,930 85	2,980 85
Other real estate		3,076 81	5,924 43	4,997 07
Current expenses and taxes paid	2,511 68	27 31	1,872 80	3,614 96
Interest paid				
Exchanges for clearing house				
Checks and cash items	256 43	1,121 73	1,469 66	361 21
Nickels and pennies	83 13	61 88	133 82	97 92
Gold coin	15,000 00	15,000 00	15,000 00	15,000 00
Silver coin	1,800 00	1,500 00	3,300 00	2,300 00
U. S. and national bank notes	13,172 00	11,808 00	21,806 00	10,548 00
Totals	\$970,955 13	\$982,649 73	\$999,404 80	\$987,875 99
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	51,500 86	44,106 91	52,161 08	61,173 29
Dividends unpaid	377 00	558 00	348 00	456 00
Individual deposits subject to check	189,317 80	167,246 46	174,881 05	154,977 58
Certificates of deposit	47,768 53	56,167 87	49,887 58	52,849 00
Savings deposits	531,815 84	564,570 49	572,478 50	568,390 84
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	180 60		148 59	29 28
Notes and bills re-discounted				
Bills payable				
Totals	\$970,955 13	\$982,649 73	\$999,404 80	\$987,875 99

No. 26.

FARMERS AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

REUBEN KEMPF, *President*; EDWARD DUFFY, *Vice President*; FREDERICK H. BELSER, *Cashier*.

DIRECTORS—Edward Duffy, Wm. C. Stevens, Chas. E. Green, Ambrose Kearney, W. F. Breaker, D. F. Schaurer, Reuben Kempf, Junius E. Beal, G. F. Allmendinger.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$277,216 78	\$289,938 89	\$350,682 10	\$384,785 47
Stocks, bonds and mortgages.....	96,096 07	106,501 07	121,361 07	117,311 07
Overdrafts.....	7,037 09	5,720 70	12,724 44	6,123 80
Due from banks in reserve cities.....	53,687 72	66,891 51	21,468 21	33,955 01
Due from other banks and bankers.....	4,962 06	4,815 40	13,840 06	14,311 11
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Current expenses and taxes paid.....	2,290 48	51 25	1,304 44	2,336 03
Interest paid.....	3,348 17	611 10	1,777 45	4,747 13
Exchanges for clearing house.....				
Checks and cash items.....	265 29	1,168 23	2,927 86	1,571 71
Nickels and pennies.....	182 29	5 18	168 47	24 21
Gold coin.....	5,145 00	6,362 50	5,340 00	7,584 80
Silver coin.....	1,882 35	779 40	971 70	1,971 15
U. S. and national bank notes.....	19,452 00	18,284 00	8,095 00	9,599 00
Totals.....	\$474,580 24	\$504,128 73	\$543,660 80	\$537,324 99
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	16,557 65	11,169 08	16,174 73	21,009 57
Dividends unpaid.....		270 00	80 00	
Individual deposits subject to check.....	170,635 58	176,172 38	162,576 85	126,801 77
Certificates of deposit.....	166,101 36	193,062 08	239,250 54	253,889 51
Savings deposits.....	61,263 65	63,455 26	65,547 27	75,654 14
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			81 41	
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$474,580 24	\$504,128 73	\$543,660 80	\$537,324 99

REPORT OF THE COMMISSIONER OF

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

A. L. NOBLE, *President*; WM. ARNOLD, *Vice President*; W. J. BOOTH, *2d Vice President*; ROBERT PHILLIPS, *Cashier*.

DIRECTORS—Eugene F. Mills, John Heinsman, John Haarer, Wm. J. Booth, Dan. Zimmerman, John Sheehan, Adelbert L. Noble, Wm. Arnold, Eugene E. Beal, Henry J. Brown, Jeremiah D. Ryan, James H. Wade, Geo. P. Glasier, Herman Hutzal, John Koch.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				
Stocks, bonds and mortgages.....				
Overdrafts.....				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....				

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President*; A. CHAPMAN, *Vice President*; GEO. CHAPMAN, *Cashier*.

DIRECTORS—Alvin Chapman, J. E. Ferguson, David K. Charles, J. G. Miller, Geo. Chapman, Wm. Bradwell, Anson, Goss, N. W. Drake, John E. Sebring, Rebecca Clark.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$33,349 02	\$31,877 91	\$33,523 65	\$41,202 31
Stocks, bonds and mortgages.....	13,868 86	12,718 86	13,087 86	12,696 86
Overdrafts.....	186 95	257 44	401 89	59 79
Due from banks in reserve cities.....	11,169 49	16,537 98	15,674 90	2,194 60
Due from other banks and bankers.....			256 69	252 86
Banking house.....				
Furniture and fixtures.....	328 40	328 40	328 40	328 40
Other real estate.....	2,150 00	2,150 00	2,150 00	2,150 00
Current expenses and taxes paid.....	954 65	200 80	477 86	1,061 32
Interest paid.....	312 96	18 58	158 72	378 19
Exchanges for clearing house.....				
Checks and cash items.....	447 00	94 05	210 78	
Nickels and pennies.....	88 39	66 79	70 02	47 61
Gold coin.....	1,700 00	600 00	400 00	1,000 00
Silver coin.....	770 00	770 00	1,000 00	1,000 00
U. S. and national bank notes.....	3,700 00	3,000 00	2,500 00	2,300 00
Totals.....	\$68,525 72	\$68,120 81	\$70,239 77	\$64,701 94
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	815 00	375 00	375 00	375 00
Undivided profits.....	1,892 30	303 70	1,000 45	2,345 54
Dividends unpaid.....				
Individual deposits subject to check.....	13,604 87	13,359 58	12,634 72	7,823 69
Certificates of deposit.....	3,915 60	3,695 67	4,043 10	4,911 02
Savings deposits.....	23,661 83	25,357 00	27,186 50	24,246 69
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	696 12	29 86		
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$68,525 72	\$68,120 81	\$70,239 77	\$64,701 94

REPORT OF THE COMMISSIONER OF

No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

NELSON ELDRÉD, *President*; RALDON P. KINGMAN, *Vice President*; FREDERICK A. ALLWARDT, *Cashier*.

DIRECTORS—Willard H. Eldred, Richmond Kingman, Rodolphus Sanderson, Simon H. Morley, Joseph M. Ward, Raldon P. Kingman, Nelson Eldred.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$404,350 84	\$466,832 58	\$481,208 98	\$476,534 18
Stocks, bonds and mortgages.....	88,638 25	88,434 25	89,635 92	97,610 92
Overdrafts.....	3,746 60	8,985 81	7,050 68	9,301 94
Due from banks in reserve cities.....	153,638 61	142,574 80	140,069 72	92,092 43
Due from other banks and bankers.....	9,444 02	8,651 47	5,941 58	4,998 14
Banking house.....				
Furniture and fixtures.....	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate.....	7,146 90	7,060 15	5,760 15	5,760 15
Current expenses and taxes paid.....	1,774 49	55 22	879 70	2,057 19
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	208 82	391 22	1,014 85	1,963 73
Nickels and pennies.....	425 45	220 40	86 35	78 87
Gold coin.....	1,651 00	390 50	1,613 00	2,455 50
Silver coin.....	3,618 70	3,831 75	2,609 85	1,540 25
U. S. and national bank notes.....	11,724 00	14,637 00	11,378 00	15,854 00
Totals.....	\$689,165 71	\$734,744 63	\$750,048 71	\$713,046 78
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	54,667 08	54,728 08	54,728 03	54,728 08
Undivided profits.....	7,682 99	1,825 71	4,985 58	5,992 29
Dividends unpaid.....				
Individual deposits subject to check.....	116,886 56	142,902 86	152,110 04	128,518 00
Certificates of deposit.....	39,512 31	35,775 46	43,907 37	34,682 99
Savings deposits.....	420,416 82	449,513 07	442,892 45	439,125 47
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			1,475 24	
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$689,165 71	\$734,744 63	\$750,048 71	\$713,046 78

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

H. N. WATROUS, *President*; C. C. WHITNEY, *Vice President*; W. O. CLIFT, *Cashier*.

DIRECTORS—H. N. Watrous, C. C. Whitney, C. B. Chatfield, W. H. Miller, G. K. Jackson, Thos. A. B. Weadock, C. R. Hawley, L. E. Noyes, W. O. Clift.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$397,025 91	\$380,741 23	\$385,109 23	\$129,259 69
Stocks, bonds and mortgages	2,500 00	2,500 00	2,500 00	2,500 00
Overdrafts	1,508 81	1,459 95	599 24	2,780 06
Due from banks in reserve cities	16,581 95	61,367 93	96,281 78	39,897 39
Due from other banks and bankers	13,996 67	19,296 22	14,070 63	19,785 40
Banking house				
Furniture and fixtures	6,444 92	6,444 92	6,444 92	6,444 92
Other real estate				
Current expenses and taxes paid	5,042 83	1,049 33	2,458 07	7,251 36
Interest paid				
Exchanges for clearing house	1,174 16	2,035 92	2,988 05	4,157 29
Checks and cash items	121 55	110 00	102 65	62 23
Nickels and pennies	145 18	75 73	179 85	45 36
Gold coin	6,332 50	7,730 00	3,707 50	10,345 00
Silver coin	2,447 00	3,893 00	2,140 00	5,492 00
U. S. and national bank notes	23,645 00	24,042 00	22,879 00	27,516 00
Totals	\$476,916 48	\$510,746 23	\$544,410 42	\$555,336 93
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	24,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	9,772 29	2,464 79	7,385 14	12,854 57
Dividends unpaid		342 00		
Individual deposits subject to check	180,677 38	186,098 36	254,502 32	267,262 82
Certificates of deposit	59,139 59	52,383 17	50,636 33	40,212 95
Savings deposits	66,997 87	77,726 61	92,872 71	100,215 18
Certified checks	5 00		77 87	931 18
Cashier's checks outstanding	7,530 98	7,590 63	7,253 38	7,384 13
Due to banks and bankers	6,913 62	3,236 89	3,682 67	1,972 10
Notes and bills re-discounted	21,880 30	55,963 58	3,000 00	
Bills payable				
Totals	\$476,916 48	\$510,746 23	\$544,410 42	\$555,336 93

REPORT OF THE COMMISSIONER OF

No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

WM. PETER, *President*; J. WENTWORTH, *Vice President*; GEO. H. YOUNG, *Cashier*; H. C. MOULTROP, *Assistant Cashier*.

DIRECTORS—James McKeon, George H. Young, A. McDonell, Justin Wentworth, Chas. E. Young, William Peter, F. W. Wheeler.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$555,414 68	\$605,425 70	\$633,067 77	\$666,198 28
Stocks, bonds and mortgages.....	173,240 41	175,782 94	153,117 84	149,489 12
Overdrafts.....	1,229 84	743 88	2,467 97	2,571 15
Due from banks in reserve cities.....	78,796 08	57,244 94	82,896 09	155,334 69
Due from other banks and bankers.....	6,929 36	2,080 42	980 04	8,838 69
Banking house.....				
Furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,350 00
Other real estate.....	12,950 00	12,950 00	12,500 00	11,000 00
Current expenses and taxes paid.....	8,644 91	1,254 47	4,122 51	10,527 77
Interest paid.....	4,145 15	1,558 22	2,535 11	8,856 90
Exchanges for clearing house.....	1,830 23	3,258 51	1,458 49	2,352 73
Checks and cash items.....	1,202 52	6,177 61	7,186 67	263 00
Nickels and pennies.....	869 99	490 85	323 52	547 79
Gold coin.....	4,285 00	8,952 50	7,670 00	9,087 50
Silver coin.....	7,026 75	5,428 65	5,939 30	6,243 95
U. S. and national bank notes.....	32,452 00	43,799 00	25,698 00	31,174 00
Totals.....	\$896,516 42	\$933,147 69	\$947,913 31	\$1,065,832 57
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	50,886 41	36,474 40	47,239 77	59,489 29
Dividends unpaid.....		140 00		
Individual deposits subject to check.....	176,086 20	232,027 87	203,428 64	293,813 85
Certificates of deposit.....	90,823 70	84,941 12	79,009 07	74,770 01
Savings deposits.....	352,659 43	367,404 05	411,309 90	420,093 84
Certified checks.....	2,319 60	3,733 50	3,098 91	2,616 35
Cashier's checks outstanding.....				
Due to banks and bankers.....	23,741 08	8,427 25	3,827 02	15,049 23
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$896,516 42	\$933,147 69	\$947,913 31	\$1,065,832 57

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; G. HENRY SHEARER, *Vice President*; JOHN MULHOLLAND, *Treasurer*.

DIRECTORS—John Mulholland, N. A. Eddy, H. M. Gillett, D. C. Smalley, G. Henry Shearer, Thomas Cranage, Gustavus Hine.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$276,908 22	\$300,164 16	\$330,927 83	\$338,070 28
Stocks, bonds and mortgages.....	104,822 63	104,808 83	107,158 83	107,914 29
Overdrafts.....	59 42	46 49	163 66	44 67
Due from banks in reserve cities.....	48,827 80	66,718 60	75,929 41	61,114 99
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,600 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Current expenses and taxes paid.....	2,134 90		1,080 91	2,667 66
Interest paid.....	435 90	34 23	158 87	623 36
Exchanges for clearing house.....	126 77	139 71	1,458 91	77 70
Checks and cash items.....	86 80	231 54	54 88	
Nickels and pennies.....	101 41	133 17	31 05	81 54
Gold coin.....	110 00	187 50	465 00	75 00
Silver coin.....	441 70	751 80	858 50	1,211 70
U. S. and national bank notes.....	4,752 00	4,399 00	2,528 00	5,012 00
Totals.....	\$440,207 05	\$478,614 58	\$521,762 85	\$517,893 07
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	15,298 52	11,580 16	15,883 89	23,892 23
Dividends unpaid.....		825 00	50 00	50 00
Individual deposits subject to check.....	41,857 86	45,991 28	46,795 19	55,875 83
Certificates of deposit.....	21,692 07	27,625 85	29,249 58	28,478 76
Savings deposits.....	286,858 60	318,142 74	354,774 21	394,601 27
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$440,207 05	\$478,614 58	\$521,762 85	\$517,893 07

REPORT OF THE COMMISSIONER OF

No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; FRANK R. CHASE, *Vice President*; C. E. HILLS, *Cashier*.

DIRECTORS—A. N. Belding, C. E. Hills, Frank R. Chase, J. M. Earle, H. J. Leonard, O. F. Webster.

Resources.	Report of May 19.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$97,468 16	\$97,810 05	\$109,828 66	\$107,451 63
Stocks, bonds and mortgages.....				
Overdrafts.....	2,007 51	502 29	4,488 78	2,758 23
Due from banks in reserve cities.....	11,516 76	25,991 35	14,504 46	18,295 91
Due from other banks and bankers.....		1,823 46	52 17	1,029 11
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,338 35	1,338 35	1,333 35	1,333 28
Other real estate.....				
Current expenses and taxes paid.....	882 77	60 63	849 84	1,301 49
Interest paid.....	1,068 91	23 16	404 08	681 02
Exchanges for clearing house.....				
Checks and cash items.....	1,142 59	1,869 28	2,326 28	476 40
Nickels and pennies.....	50 74	44 49	26 63	35 63
Gold coin.....	1,502 00	3,304 50	2,054 50	3,189 50
Silver coin.....	1,124 75	411 50	251 75	1,333 50
U. S. and national bank notes.....	8,239 00	6,026 00	4,185 00	5,007 00
Totals.....	\$130,356 54	\$142,700 05	\$144,305 50	\$147,492 74
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,750 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	4,287 00	1,042 59	3,085 36	4,646 43
Dividends unpaid.....				
Individual deposits subject to check.....	31,355 96	43,355 13	44,993 27	43,189 37
Certificates of deposit.....	57,566 46	63,902 23	56,826 87	64,636 95
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	397 12			
Notes and bills rediscounted.....	2,500 00			
Bills payable.....			5,000 00	
Totals.....	\$130,356 54	\$142,700 05	\$144,305 50	\$147,492 74

No. 76.

FARMERS AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

I. W. CONKEY, *President*; JNO. ROBINSON, *Vice President*; CHARLES FOSTER, *Cashier*.

DIRECTORS—R. M. Jones, W. P. Robbins, A. Plummer, D. J. Cullinane, Edward Brant, R. H. Sherwood, Samuel McGingon, I. W. Conkey, Jno. Robinson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$192,101 71	\$202,598 78	\$213,604 31	\$221,347 08
Stocks, bonds and mortgages.....				
Overdrafts	1,693 34	875 31	415 81	1,351 63
Due from banks in reserve cities.....	23,826 61	\$1,981 78	66,249 01	29,910 76
Due from other banks and bankers.....	2,325 19	3,017 42	6,077 06	16,395 17
Banking house	4,245 45	4,245 45	4,245 45	4,245 45
Furniture and fixtures	3,245 30	3,245 30	3,245 30	3,245 30
Other real estate				
Current expenses and taxes paid	1,750 36	423 64	1,536 77	2,454 47
Interest paid				
Exchanges for clearing house.....				
Checks and cash items	355 92	516 67	392 90	221 47
Nickels and pennies.....	29 91	133 79	55 61	13 83
Gold coin	6,000 00	5,500 00	5,000 00	5,000 00
Silver coin	1,900 00	2,123 00	940 00	920 00
U. S. and national bank notes.....	19,800 00	22,250 00	25,200 00	21,400 00
Totals.....	\$262,363 79	\$276,912 09	\$327,553 22	\$307,010 20
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	21,000 00	27,000 00	27,000 00	27,000 00
Undivided profits	7,873 84	2,177 59	6,980 45	10,261 12
Dividends unpaid.....				
Individual deposits subject to check	147,304 09	152,032 68	187,104 23	155,876 98
Certificates of deposit	35,941 09	45,701 87	56,468 54	63,372 15
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	239 77			
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$262,363 79	\$276,912 09	\$327,553 22	\$307,010 20

REPORT OF THE COMMISSIONER OF

No. 33.

MECOSTA COUNTY SAVINGS BANK, BIG RAPIDS.

Organized July 18, 1889.

D. F. COMSTOCK, *President*; N. H. BEEBE, *Vice President*; C. W. CUNNINGHAM, *Cashier*.

DIRECTORS—Douglas Roben, R. A. Moon, N. H. Beebe, D. Hamilton, E. C. Morris, D. F. Comstock, H. Goldstein, C. W. Comstock, Samuel Wildberg.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$70,301 77	\$71,172 43	\$69,232 84	\$73,059 40
Stocks, bonds and mortgages.....	82,548 33	32,468 83	34,650 00	33,025 00
Overdrafts.....				
Due from banks in reserve cities.....	6,716 70	9,688 08	10,421 12	5,025 67
Due from other banks and bankers.....	19 62		15 30	161 36
Banking house.....				
Furniture and fixtures.....	175 00	175 00	175 00	175 00
Other real estate.....				
Current expenses and taxes paid.....	1,385 63	908 85	1,161 25	1,513 06
Interest paid.....	674 72	698 43	786 29	855 15
Exchanges for clearing house.....				
Checks and cash items.....	650 23	683 30	791 53	874 51
Nickels and pennies.....	80 75	83 76	105 04	72 29
Gold coin.....	2,105 00	2,257 50	2,120 00	2,200 00
Silver coin.....	1,140 95	1,059 40	1,243 10	1,413 45
U. S. and national bank notes.....	2,156 00	3,270 00	2,185 00	4,782 00
Totals.....	\$117,949 70	\$122,459 58	\$122,886 47	\$125,156 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	700 00	900 00	900 00	900 00
Undivided profits.....	2,578 82	344 91	1,712 64	3,490 21
Dividends unpaid.....		1,500 00		
Individual deposits subject to check.....	7,930 72	8,060 87	7,468 88	9,294 58
Certificates of deposit.....	19,553 58	19,838 58	21,575 50	21,147 89
Savings deposits.....	37,186 58	41,815 22	41,229 50	40,324 77
Certified checks.....				
Cashier's checks outstanding.....			0	
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$117,949 70	\$122,459 58	\$122,886 47	\$125,156 90

No. 87.

MERCHANTS AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHAS. BRIGGS, *President*; R. H. OSBORN, *Vice President*; H. S. COLTON, *Cashier*.DIRECTORS—W. A. Childs, Jno. Senter, C. W. Niles, P. Ruppe, Jr., Jno. Duncan, Thos. Hoatson,
R. H. Osborn, Chas. Briggs.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$358,079 80	\$387,371 38	\$357,563 82	\$385,045 85
Stocks, bonds and mortgages	41,500 00	51,500 00	50,000 00	50,000 00
Overdrafts	1,844 37	1,857 55	2,215 74	1,422 99
Due from banks in reserve cities	245,568 49	234,742 41	245,769 69	222,388 81
Due from other banks and bankers	8,439 48	1,918 44	4,472 64	32 85
Banking house				
Furniture and fixtures	5,367 93	4,867 93	4,867 93	4,867 93
Other real estate	2,300 00	2,300 00	2,300 00	2,300 00
Current expenses and taxes paid	2,280 64	106 20	1,819 22	3,075 71
Interest paid		945 22		
Exchanges for clearing house				
Checks and cash items	50 62	643 70	983 10	258 11
Nickels and pennies	174 01	381 07	518 66	398 11
Gold coin	12,370 00	15,250 00	19,170 00	16,555 00
Silver coin	3,240 30	3,014 65	3,183 95	3,162 90
U. S. and national bank notes	43,949 00	49,100 00	42,280 00	49,023 00
Totals	\$725,264 64	\$733,943 55	\$735,069 75	\$738,525 76
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	30,000 00	35,000 00	35,000 00	35,000 00
Undivided profits	23,682 25	13,734 63	15,886 66	23,586 73
Dividends unpaid		5,000 00		
Individual deposits subject to check	557,725 85	567,054 93	572,860 77	565,642 09
Certificates of deposit	12,712 00	10,762 00	11,032 00	10,582 00
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,144 54	2,391 99	290 32	3,814 94
Notes and bills rediscounted				
Bills payable				
Totals	\$725,264 64	\$733,943 55	\$735,069 75	\$738,525 76

REPORT OF THE COMMISSIONER OF

No. 72.

THE STATE BANK OF CARSON CITY, CARSON CITY.

Organized Feb. 14, 1887.

JOHN W. HALLETT, *President*; S. H. CASWELL, *Vice President*; E. C. CUMMINGS, *Cashier*; FRANK HALE, *Assistant Cashier*.

DIRECTORS—C. R. Dickinson, S. H. Caswell, Irvin McCall, L. H. Cummings, G. W. Fisher, J. W. Hallett, E. C. Cummings, W. H. Brace, John Boyer.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$91,722 71	\$95,048 66	\$86,882 22	\$87,174 58
Stocks, bonds and mortgages.....	18,626 75	19,138 00	20,133 00	21,583 00
Overdrafts.....	135 60	79 56	166 74	419 97
Due from banks in reserve cities.....	2,679 62	3,091 18	9,399 06	5,588 12
Due from other banks and bankers.....	367 09	74 92	4,076 52	485 92
Banking house.....				
Furniture and fixtures.....	2,432 00	2,432 00	2,432 00	2,432 00
Other real estate.....				
Current expenses and taxes paid.....	927 48	145 51	781 25	1,207 44
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	332 24	809 51	57 43	74 11
Nickels and pennies.....	25 06	65 40	62 23	30 46
Gold coin.....	45 00	75 00	30 00	5 00
Silver coin.....	600 00	1,489 10	934 85	850 80
U. S. and national bank notes.....	1,664 00	3,335 00	555 00	4,009 00
Totals.....	\$119,557 55	\$125,978 84	\$125,010 30	\$123,310 40
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,351 29	3,585 37	3,585 37	3,585 37
Undivided profits.....	3,015 55	397 73	2,481 64	4,401 26
Dividends unpaid.....				
Individual deposits subject to check.....	21,990 64	19,256 10	20,674 96	21,345 59
Certificates of deposit.....	41,168 38	47,607 90	43,240 09	43,949 94
Savings deposits.....	31 74	31 74	28 24	28 24
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....		5,000 00		
Bills payable.....				
Totals.....	\$119,557 55	\$125,978 84	\$125,010 30	\$123,310 40

No. 80.

CHARLEVOIX SAVINGS BANK, CHARLEVOIX.

Organized Aug. 4, 1884.

JOHN NICHOLLS, *President*; L. E. ALLEN, *Vice President*; A. BUTTARS, *Cashier*.

DIRECTORS—Samuel S. Walker, Jno. Saveland, L. E. Allen, Archibald Buttars, Amos Fox, Fred W. Mayne, E. H. Green, John Nicholls.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$35,508 17	\$35,119 77	\$37,193 25	\$39,194 65
Stocks, bonds and mortgages.....	18,808 77	18,607 02	18,589 02	18,589 02
Overdrafts.....	1,630 35	2,410 76	2,438 81	2,374 15
Due from banks in reserve cities.....	5,319 69	7,720 89	12,989 72	12,837 51
Due from other banks and bankers.....	\$70 71	\$30 71	440 71	772 84
Banking house.....				
Furniture and fixtures.....	2,067 95	2,067 95	2,067 95	2,067 95
Other real estate.....	11,306 97	11,269 97	11,235 24	11,302 57
Current expenses and taxes paid.....	5,063 81	5,183 96	5,578 71	5,696 44
Interest paid.....	551 36	592 16	633 45	781 22
Exchanges for clearing house.....				
Checks and cash items.....	403 17	691 53	1,461 94	2,339 59
Nickels and pennies.....	\$ 87	4 45	100 96	35 62
Gold coin.....	1,122 50	1,040 00	1,212 50	892 50
Silver coin.....	202 65	476 65	529 00	1,065 60
U. S. and national bank notes.....	4,450 00	2,753 00	3,807 00	3,092 00
Totals.....	\$56,601 97	\$58,238 82	\$68,331 26	\$101,301 66
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....				
Undivided profits.....	2,181 42	2,326 85	2,716 10	2,138 15
Dividends unpaid.....				
Individual deposits subject to check.....	24,135 91	21,059 53	23,777 79	23,989 94
Certificates of deposit.....	12,267 44	20,334 94	24,320 17	24,686 57
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	17 20	17 20	17 20	7 00
Notes and bills rediscounted.....	4,500 00	4,500 00	4,500 00	4,500 00
Bills payable.....	3,500 00			
Totals.....	\$56,601 97	\$58,238 82	\$68,331 26	\$101,301 66

No. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1882.

SAMUEL G. IVES, *President*; THOS. S. SEARS, *Vice President*; GEO. P. GLAZIER, *Cashier*.DIRECTORS—Jno. R. Gates, Geo. P. Glazier, Frank P. Glazier, Wm. J. Knapp, H. M. Woods, H. S. Holmes,
Jas. L. Babcock, Thos. S. Sears, S. G. Ives.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$77,279 44	\$99,443 05	\$118,972 42	\$117,640 08
Stocks, bonds and mortgages.....	63,791 17	67,257 65	67,582 10	65,348 20
Overdrafts.....				
Due from banks in reserve cities.....	29,821 07	19,006 62	19,531 52	21,083 42
Due from other banks and bankers.....	17,042 22	25,647 76	25,647 76	31,147 76
Banking house.....				
Furniture and fixtures.....	4,005 20	4,005 20	4,005 20	4,008 70
Other real estate.....	3,964 50	3,929 50	3,929 50	3,929 50
Current expenses and taxes paid.....	1,267 65	73 58	679 88	1,433 61
Interest paid.....	16	8 64	59 25	289 82
Exchanges for clearing house.....	7,124 74	295 95	110 02	204 62
Checks and cash items.....	1,112 56	269 20	173 79	489 36
Nickels and pennies.....	179 02	111 50	139 90	189 30
Gold coin.....	2,000 00	780 00	570 75	2,015 00
Silver coin.....	1,062 60	682 75	1,195 00	1,024 25
U. S. and national bank notes.....	5,325 00	5,808 00	5,093 00	4,947 00
Totals.....	\$213,975 33	\$227,319 40	\$247,690 09	\$253,750 62
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,857 96	2,683 80	2,683 80	2,683 80
Undivided profits.....	11,312 40	10,406 48	12,996 80	14,246 60
Dividends unpaid.....				
Individual deposits subject to check.....	22,255 37	27,083 82	42,071 79	43,658 48
Certificates of deposit.....				
Savings deposits.....	123,049 60	137,195 90	139,937 70	138,161 74
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$213,975 33	\$227,319 40	\$247,690 09	\$253,750 62

No. 118.

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

WM. WOLSKY, *President*; C. W. PERRY, *Vice President*; ROLLIN H. JENNEY, *Second Vice President*; C. /
H. SUTHERLAND, *Cashier*.

DIRECTORS—C. H. Sutherland, Wm. Wolsky, Joseph Hudson, C. W. Perry, R. H. Jenney.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$35,988 69	\$33,969 41	\$38,285 82	\$50,665 91
Stocks, bonds and mortgages.....	6,908 78	7,486 31	8,321 31	9,296 31
Overdrafts.....	116 68	386 70	14 64	357 39
Due from banks in reserve cities.....	28,742 51	35,302 94	27,788 25	23,181 96
Due from other banks and bankers.....	20,000 00	20,000 00	20,128 15	-----
Banking house.....	5,598 00	5,585 50	5,573 00	5,573 00
Furniture and fixtures.....	1,831 68	1,300 00	1,300 00	1,300 00
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,067 55	86 35	838 05	1,517 34
Interest paid.....	-----	-----	2 28	-----
Exchanges for clearing house.....	-----	-----	-----	938 13
Checks and cash items.....	1,659 20	704 71	132 11	124 38
Nickels and pennies.....	90 26	99 94	109 63	89 23
Gold coin.....	875 00	605 00	895 00	745 00
Silver coin.....	724 55	1,569 30	1,429 75	695 10
U. S and national bank notes.....	3,923 00	4,215 00	1,562 00	1,589 00
Totals.....	\$106,920 80	\$111,261 16	\$106,389 99	\$96,072 75
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	500 00	1,500 00	1,500 00	1,500 00
Undivided profits.....	3,122 75	444 46	1,933 14	3,882 27
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	36,328 40	48,559 58	42,214 31	33,448 41
Certificates of deposit.....	36,671 27	33,812 03	29,811 25	24,010 25
Savings deposits.....	10,228 38	11,945 09	10,928 28	13,231 82
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$106,920 80	\$111,261 16	\$106,389 99	\$96,072 75

REPORT OF THE COMMISSIONER OF

No. 104.

BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, *Vice President*; B. R. MOORE, *Second Vice President*; C. T. GILBERT, *Cashier*.

DIRECTORS—C. T. Gilbert, B. S. Spofford, G. W. Vansken, R. G. Chandler, N. A. Reynolds, F. L. Burdick, B. R. Moore, Alfred Milnes, S. H. Clizbe.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$149,690 38	\$144,299 88	\$161,244 20	\$156,837 28
Stocks, bonds and mortgages.....	24,875 90	26,125 90	25,782 82	27,657 82
Overdrafts.....	4,050 97	7,571 26	11,184 20	922 85
Due from banks in reserve cities.....	23,851 99	80,688 58	22,695 53	18,704 06
Due from other banks and bankers.....	15,000 00	12,000 00	10,000 00	10,000 00
Banking house.....				
Furniture and fixtures.....	1,708 16	1,709 16	1,709 16	1,600 00
Other real estate.....				
Current expenses and taxes paid.....	775 96	393 81	81 45	
Interest paid.....	427 49	299 80	216 77	
Exchanges for clearing house.....			2,057 91	
Checks and cash items.....	97 40	97 40	1,252 40	2,598 40
Nickels and pennies.....	318 85	242 87	109 46	78 22
Gold coin.....	3,012 50	3,010 00	5,782 50	7,650 00
Silver coin.....	1,516 80	2,083 25	2,115 50	1,592 50
U. S. and national bank notes.....	6,090 00	6,958 00	5,629 00	7,848 00
Totals.....	\$230,914 40	\$235,429 91	\$249,810 90	\$235,704 15
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	3,500 00	3,500 00	5,000 00
Undivided profits.....	6,108 91	2,476 42	2,968 44	609 15
Dividends unpaid.....		112 00	76 00	1,500 00
Individual deposits subject to check.....	33,551 46	31,283 95	43,516 82	38,518 13
Certificates of deposit.....	97,112 64	102,645 50	100,670 97	95,509 59
Savings deposits.....	41,641 39	45,413 04	49,078 67	49,567 28
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$230,914 40	\$235,429 91	\$249,810 90	\$235,704 15

No. 32.

FARMERS' STATE BANK, CONCORD.

Organized November 20, 1886.

WILLIAM D. CHAPPLE, *President*; D. L. JACOBS, *Vice President*; PERCY E. CHAPPLE, *Cashier*.

DIRECTORS—D. L. Jacobs, W. D. Chapple, J. P. Wheeler, A. W. Reynolds, P. E. Chapple, C. Young, G. S. Tefft.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$68,002 30	\$70,608 78	\$54,736 53	\$53,307 61
Stocks, bonds and mortgages.....			20,125 50	20,125 50
Overdrafts.....	74 75	140 63	117 88	64 23
Due from banks in reserve cities.....	8,786 81	15,420 27	6,502 49	6,621 07
Due from other banks and bankers.....				
Banking house.....	2,175 00	2,175 00	2,175 00	2,175 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....				
Current expenses and taxes paid.....	564 43	105 95	256 27	815 94
Interest paid.....	192 67	19 24	143 50	326 64
Exchanges for clearing house.....				
Checks and cash items.....	95 30	14 19	545 19	74 00
Nickels and pennies.....	40 78	29 49	26 58	67 50
Gold coin.....	3,222 50	3,925 00	3,953 50	3,500 00
Silver coin.....	750 00	478 00	325 00	525 00
U. S. and national bank notes.....	1,876 00	4,140 00	3,500 00	1,000 00
Totals.....	\$87,480 54	\$88,761 55	\$94,116 39	\$80,302 49
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	1,800 00	1,500 00	1,500 00	1,500 00
Undivided profits.....	1,366 39	351 53	1,201 44	2,037 27
Dividends unpaid.....		161 00		
Individual deposits subject to check.....	12,345 85	12,875 86	10,761 93	13,721 88
Certificates of deposit.....	37,468 30	45,878 16	45,650 02	38,043 24
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$87,480 54	\$88,761 55	\$94,116 39	\$80,302 49

REPORT OF THE COMMISSIONER OF

No. 136.

THE STATE BANK OF CRYSTAL FALLS, CRYSTAL FALLS.

Organized April 14, 1892.

JOHN H. PARKS, *President*; PHIL C. BUTTS, *Vice President*; C. T. CRANDALL, *Cashier*; H. S. BROOKS, *Assistant Cashier*.

DIRECTORS—J. F. Hocking, Phil C. Butts, Frank Scadden, John H. Parks, C. T. Crandall.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$34,888 78	\$37,550 05	\$40,824 91	\$54,245 31
Stocks, bonds and mortgages.....	1,400 00	1,700 00	4,155 00	4,756 83
Overdrafts.....	1,710 70	977 96	686 84	2,560 60
Due from banks in reserve cities.....	9,300 00	9,435 30	16,829 86	1,072 27
Due from other banks and bankers.....	2,444 62	545 01	2,183 08	2,710 49
Banking house.....				
Furniture and fixtures.....	1,602 84	1,580 82	949 25	949 25
Other real estate.....		2,300 00	2,500 00	2,500 00
Current expenses and taxes paid.....	309 63	290 45	1,788 83	1,555 69
Interest paid.....	72 55			
Exchanges for clearing house.....				
Checks and cash items.....	3,419 89	7,535 59	13,037 46	6,430 48
Nickels and pennies.....	73 54	58 45	47 04	74 33
Gold coin.....	940 00	3,495 00	895 00	109 70
Silver coin.....	1,268 50	712 75	819 40	401 25
U. S. and national bank notes.....	4,078 00	3,754 00	3,989 00	3,725 00
Totals.....	\$61,504 05	\$70,045 38	\$88,155 68	\$81,090 66
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits.....	341 34	203 50	1,219 07	1,693 03
Dividends unpaid.....				
Individual deposits subject to check.....	25,988 45	27,265 48	40,546 73	26,843 80
Certificates of deposit.....	9,248 93	18,911 45	15,898 80	20,623 33
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	932 31	164 95	491 28	424 60
Notes and bills rediscounted.....		3,500 00	5,000 00	6,500 00
Bills payable.....				
Totals.....	\$61,504 05	\$70,045 38	\$88,155 68	\$81,090 66

No. 102.

FIRST STATE BANK OF DECATUR, DECATUR.

Organized Sept. 19, 1890.

A. B. COPLEY, *President*; E. B. COPLEY, *Vice President*; A. H. HUYCK, *Cashier*.

DIRECTORS—A. B. Copley, T. Byers, L. B. Lawrence, E. B. Copley, A. H. Huyck.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$84,518 44	\$83,563 29	\$70,556 53	\$70,093 11
Stocks, bonds and mortgages.....	31,496 00	34,821 00	28,631 00	27,360 00
Overdrafts.....	5 85		12 24	
Due from banks in reserve cities.....	9,895 91	17,254 09	12,466 09	5,638 35
Due from other banks and bankers.....	1,751 24	2,006 50	1,803 39	955 78
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Current expenses and taxes paid.....	2,898 70	2,675 12	115 61	438 38
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	812 00	626 62	221 37	1,590 80
Nickels and pennies.....	40 71	32 87	59 61	30 29
Gold coin.....	2,752 50	1,577 50	2,217 50	725 00
Silver coin.....	328 00	574 00	383 00	869 00
U. S. and national bank notes.....	5,491 00	7,779 00	2,882 00	6,165 00
Totals.....	\$122,490 35	\$134,209 99	\$122,848 34	\$126,360 69
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....				
Undivided profits.....	9,808 51	10,874 41	3,814 97	5,322 67
Dividends unpaid.....				
Individual deposits subject to check.....	29,247 97	35,559 84	26,206 80	26,398 64
Certificates of deposit.....	16,224 70	16,926 41	16,574 26	16,182 52
Savings deposits.....	35,793 82	39,840 12	44,790 06	47,831 00
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,420 35	1,009 21	1,022 25	625 86
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$122,490 35	\$134,209 99	\$122,848 34	\$126,360 69

REPORT OF THE COMMISSIONER OF

No. 79.

AMERICAN BANKING AND SAVINGS ASSOCIATION, DETROIT.

Organized April 1, 1887.

W. H. STEVENS, *President*; JNO. V. MORAN, *Vice President*; CHAS. C. HODGES, *Second Vice President*;
JNO. M. NICOL, *Cashier*; R. W. STEWART, *Assistant Cashier*.

DIRECTORS—Jno. V. Moran, D. O. Paige, H. S. Hodge, Eber Ward, Levi L. Barbour, E. H. Flinn, C. C. Hodges, W. P. Holliday, R. W. Standart, Geo. H. Hopkins, Peter Schulte, Jno. M. Nicol, W. H. Stevens.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 31.
Loans and discounts.....	\$601,826 62	\$651,834 28	\$629,753 80	\$656,694 30
Stocks, bonds and mortgages.....	215,101 70	217,599 20	196,417 71	206,237 41
Overdrafts.....	154 07	943 48	876 87	986 29
Due from banks in reserve cities.....	179,006 08	185,490 65	187,754 61	69,014 25
Due from other banks and bankers.....	4,297 53	3,513 08	3,491 23	11,305 74
Banking house.....				
Furniture and fixtures.....	5,028 38	5,028 38	5,028 38	5,028 38
Other real estate.....				
Current expenses and taxes paid.....	7,331 49	883 98	10,708 68	14,193 68
Interest paid.....				
Exchanges for clearing house.....	9,716 84	10,115 77	7,331 29	15,251 26
Checks and cash items.....	1,461 73	4,556 04	360 00	230 95
Nickels and pennies.....	321 88	335 69	469 62	447 06
Gold coin.....	8,695 00	1,402 50	7,375 00	15,945 00
Silver coin.....	8,690 00	10,190 00	9,730 00	12,320 00
U. S. and national bank notes.....	23,989 00	22,666 00	25,836 00	34,132 00
Totals.....	\$1,365,569 82	\$1,324,564 05	\$1,385,122 18	\$1,241,736 47
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	20,564 80	21,603 94	21,603 94	21,603 94
Undivided profits.....	22,987 74	6,410 34	14,861 26	19,832 87
Dividends unpaid.....	125 09	990 09	121 13	121 13
Individual deposits subject to check.....	522,723 20	522,290 72	537,808 58	460,748 66
Certificates of deposit.....	134,062 86	129,255 36	1,007 06	134,390 13
Savings deposits.....	181,113 06	192,161 44	367,631 56	182,897 00
Certified checks.....		1,009 33		
Cashier's checks outstanding.....				3,091 00
Due to banks and bankers.....	183,988 27	150,869 83	142,088 05	94,006 75
Notes and bills rediscounted.....				
Bills payable.....				25,000 00
Totals.....	\$1,365,569 82	\$1,324,564 05	\$1,385,122 18	\$1,241,736 47

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

GILBERT HART, *President*; CONRAD CLIPPERT, *Vice President*; JOSEPH C. HART, *Cashier*.

DIRECTORS—W. A. C. Miller, Chas. K. Latham, W. E. Barker, M. H. Chamberlain, Joseph C. Hart, Conrad Clippert, Gilbert Hart, A. A. Ballou, Wm. T. Gage.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$205,398 99	\$190,213 45	\$183,580 48	\$184,867 08
Stocks, bonds and mortgages.....	236,242 56	262,130 34	295,685 34	319,357 67
Overdrafts.....	826 55	651 62	467 64	894 08
Due from banks in reserve cities.....	100,614 28	83,769 36	76,148 74	64,599 91
Due from other banks and bankers.....		24 00		
Banking house.....				
Furniture and fixtures.....	2,964 11	2,964 11	2,964 11	2,964 11
Other real estate.....	2,500 00	2,500 00	2,500 00	2,500 00
Current expenses and taxes paid.....	4,317 69	523 27	2,742 63	4,408 89
Interest paid.....	373 57	107 83	268 80	5,771 14
Exchanges for clearing house.....	1,500 48	2,892 54	5,911 13	4,555 11
Checks and cash items.....	1,347 20	688 87	476 88	1,319 61
Nickels and pennies.....	284 05	147 74	184 77	70 28
Gold coin.....	1,000 00	815 00	847 50	860 00
Silver coin.....	1,380 50	1,572 35	1,485 60	1,605 75
U. S. and national bank notes.....	13,401 00	14,836 00	12,564 00	14,690 00
Totals.....	\$372,051 23	\$563,841 48	\$585,827 62	\$607,983 56
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	6,500 00	7,000 00	7,000 00	7,000 00
Undivided profits.....	11,030 07	735 65	5,868 78	11,354 01
Dividends unpaid.....		168 00		
Individual deposits subject to check.....	102,343 18	105,518 07	125,644 58	125,582 74
Certificates of deposit.....	17,250 64	15,053 64	16,204 10	18,275 98
Savings deposits.....	332,792 62	333,584 46	390,446 99	313,485 29
Certified checks.....	2,134 72	1,781 66	1,163 19	815 54
Cashier's checks outstanding.....				1,450 00
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$572,051 23	\$563,841 48	\$585,827 62	\$607,983 56

REPORT OF THE COMMISSIONER OF

No. 82.

CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

C. B. HUBBARD, *President*; R. H. FYFE, *Vice President*; EDWIN F. MACK, *Cashier*; FRANK F. TILLOTSON, *Assistant Cashier*.

DIRECTORS—John H. Avery, Levi L. Barbour, Thos. Berry, C. A. Kent, Christian Mack, Ann Arbor, Edwin F. Mack, R. H. Fyfe, Ransom Gillis, C. B. Hubbard, W. F. Jewell, Herman Rohns, Wm. L. Smith, C. H. Werner, Homer Warren.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$907,372 14	\$864,535 16	\$870,907 35	\$814,326 22
Stocks, bonds and mortgages.....	478,928 54	512,327 46	552,759 96	582,680 58
Overdrafts.....	1,377 76	1,804 47	654 52	688 72
Due from banks in reserve cities.....	236,886 59	169,960 68	186,396 65	232,414 34
Due from other banks and bankers.....	14,826 94	6,171 50	5,154 71	7,304 46
Banking house.....				
Furniture and fixtures.....	3,695 08	3,699 58	3,764 68	3,767 53
Other real estate.....	750 00	750 00	750 00	750 00
Current expenses and taxes paid.....	1,596 76	5,206 21	6,328 66	10,680 08
Interest paid.....				
Exchanges for clearing house.....	20,507 02	16,652 06	18,372 55	22,090 35
Checks and cash items.....	576 75	505 43	500 60	242 00
Nickels and pennies.....	445 91	429 33	507 64	44 56
Gold coin.....	63,525 00	11,430 00	5,557 50	4,265 00
Silver coin.....	11,430 00	11,554 00	21,215 00	13,960 00
U. S. and national bank notes.....	106,820 00	124,663 00	26,945 00	76,178 00
Totals.....	\$1,843,738 49	\$1,729,833 90	\$1,700,012 52	\$1,770,301 84
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits.....	40,581 02	34,897 61	34,399 07	42,804 19
Dividends unpaid.....	75 00	471 00	45 00	
Individual deposits subject to check.....	608,307 39	566,314 40	533,851 30	614,008 43
Certificates of deposit.....	25,402 16	9,823 21	3,213 72	3,475 00
Savings deposits.....	552,738 99	573,759 11	577,915 77	593,875 60
Certified checks.....	334 81	547 21	513 00	226 50
Cashier's checks outstanding.....	37,184 53		300 00	10 85
Due to banks and bankers.....	301,114 59	269,077 36	274,769 96	241,496 27
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,843,738 49	\$1,729,833 90	\$1,700,012 52	\$1,770,391 84

No. 37.

THE CITY SAVINGS BANK, DETROIT.

Organized October 25, 1889.

W. H. BRACE, *President*; GEO. B. ANGELL, *Vice President*; F. B. HARPER, *Cashier*; H. R. ANDREWS, *Assistant Cashier*.

DIRECTORS—W. H. Brace, G. B. Angell, Thos. McGraw, A. Grosfield, J. A. Remick, George S. Davis, F. C. Pingree, W. L. Andrus, Jno. S. Gray, W. G. Vinton, Geo. Dingwall, F. A. Noah, Henry Andries, Lawrence Depew, Geo. O. Robinson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 2.
Loans and discounts	\$851,467 19	\$915,676 67	\$1,007,347 31	\$1,062,660 56
Stocks, bonds and mortgages	243,685 00	254,260 00	279,305 00	301,786 00
Overdrafts	1,024 14	1,017 08	799 40	824 38
Due from banks in reserve cities	75,791 38	64,305 86	106,449 83	91,031 19
Due from other banks and bankers	24,036 81	11,893 08	30,664 82	30,822 32
Banking house				
Furniture and fixtures	5,000 00	5,125 40	5,540 85	5,901 87
Other real estate				4,267 78
Current expenses and taxes paid	1,933 78	319 65	4,206 07	4,197 09
Interest paid	262 31			8,736 29
Exchanges for clearing house	29,902 50	21,046 44	16,586 15	18,216 46
Checks and cash items	1,858 38	2 50		
Nickels and pennies	178 90	82 13	99 76	78 60
Gold coin	12,610 00	11,875 00	2,490 07	6,522 50
Silver coin	9,078 75	5,005 25	7,139 50	7,863 25
U. S. and national bank notes	62,744 00	79,351 00	59,861 00	60,647 00
Totals	\$1,819,061 59	\$1,369,960 06	\$1,510,489 69	\$1,593,664 29
Liabilities.				
Capital stock paid in	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund	10,700 00	11,500 00	11,500 00	11,500 00
Undivided profits	17,377 56	3,846 61	10,962 67	24,185 55
Dividends unpaid		910 00	87 50	
Individual deposits subject to check	375,212 09	331,492 78	314,155 42	369,073 37
Certificates of deposit	139,304 80	144,109 73	103,942 26	137,290 20
Savings deposits	454,697 95	515,249 02	570,296 63	656,255 74
Certified checks	912 50	875 89	23,449 97	21,846 84
Cashier's checks outstanding				
Due to banks and bankers	40,857 19	111,976 03	221,095 24	123,562 59
Notes and bills rediscounted				
Bills payable				
Totals	\$1,319,061 59	\$1,369,960 06	\$1,510,489 69	\$1,593,664 29

REPORT OF THE COMMISSIONER OF

No. 47.

DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.

SIDNEY D. MILLER, *President*; FREDERIC B. SIBLEY, *Vice President*; EUSTACE C. BOWMAN, *Cashier*.

DIRECTORS—Sidney D. Miller, Jas. E. Pittman, Alex. Chapoton, Frederic B. Sibley, Geo. Jerome, James McMillan, Geo. Hendrie, Chas. A. Dean, William K. Anderson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,702,434 98	\$1,720,410 41	\$1,531,332 70	\$1,635,825 38
Stocks, bonds and mortgages.....	2,411,164 80	2,640,206 80	2,737,629 80	2,972,959 65
Overdrafts.....	2,428 16	4,445 61	2,338 41	1,921 52
Due from banks in reserve cities.....	629,712 89	621,808 22	693,772 86	534,126 08
Due from other banks and bankers.....	9,054 87	7,389 24	21,602 96	14,202 03
Banking house.....				
Furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate.....				
Current expenses and taxes paid.....	13,575 76	215 15	12,099 08	20,097 05
Interest paid.....	1,955 06		740 61	2,305 09
Exchanges for clearing house.....	14,993 48	10,253 94	14,788 69	10,667 53
Checks and cash items.....	3,258 44	4,066 62	5,157 50	3,209 74
Nickels and pennies.....	1,070 05	911 93	847 73	760 06
Gold coin.....	151,925 50	161,590 50	193,413 00	216,718 00
Silver coin.....	3,309 90	2,654 90	4,866 10	6,855 75
U. S. and national bank notes.....	490,193 00	385,116 00	324,104 00	214,166 00
Totals.....	\$5,445,876 89	\$5,572,109 32	\$5,552,688 34	\$5,643,816 90
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	216,399 94	203,119 56	214,700 17	253,603 04
Dividends unpaid.....		1,175 00		
Individual deposits subject to check.....	355,845 80	385,239 19	412,754 00	364,925 84
Certificates of deposit.....	32,960 76	57,453 68	88,706 29	64,335 53
Savings deposits.....	4,419,264 99	4,547,824 93	4,466,006 74	4,581,020 77
Certified checks.....	5,959 12	1,462 56	750 00	1,647 48
Cashier's checks outstanding.....				
Due to banks and bankers.....	115,446 78	75,334 85	119,771 14	128,284 27
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$5,445,876 89	\$5,572,109 32	\$5,552,688 34	\$5,643,816 90

No. 94.

THE DETROIT RIVER SAVINGS BANK, DETROIT.

Organized March 26, 1890.

AARON A. PARKER, *President*; GEO. W. EDWARDS, *Vice President*; G. S. ROBINSON, *Cashier*; GEO. R. BEARD, *Assistant Cashier*.

DIRECTORS—Wm. Hendrie, A. R. Munger, A. A. Parker, J. E. Pittman, H. W. Dyar, J. H. McMillan, J. W. Dailey, Cameron Currie, G. W. Edwards, Sidney T. Miller.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$196,466 10	\$216,667 68	\$197,157 48	\$225,783 92
Stocks, bonds and mortgages	70,000 00	68,700 00	67,900 00	64,450 00
Overdrafts	127 96	14 28		466 47
Due from banks in reserve cities	54,480 44	25,656 27	61,570 61	53,855 80
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,050 80	1,050 80	1,050 80	1,050 80
Other real estate				
Current expenses and taxes paid	1,691 15	25 50	1,526 08	2,668 18
Interest paid				
Exchanges for clearing house				
Checks and cash items	3,004 86	2,682 86	4,207 98	4,902 48
Nickels and pennies	28 28	27 92	11 65	81 89
Gold coin	205 00	380 00	320 00	215 00
Silver coin	513 60	525 00	302 00	247 00
U. S. and national bank notes	2,349 00	3,526 00	4,060 00	2,787 00
Totals	\$329,917 19	\$318,606 26	\$338,106 53	\$357,408 44
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	5,000 00	6,000 00	6,000 00	6,000 00
Undivided profits	4,081 96	788 14	2,169 67	5,020 99
Dividends unpaid		405 00		
Individual deposits subject to check	85,589 25	92,022 47	121,050 67	101,846 74
Certificates of deposit	15,250 00	9,500 00	850 00	700 00
Savings deposits	109,688 99	99,890 65	98,036 19	133,835 71
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	10,306 99	10,000 00	10,000 00	10,000 00
Notes and bills re-discounted				
Bills payable				
Totals	\$329,917 19	\$318,606 26	\$338,106 53	\$357,408 44

REPORT OF THE COMMISSIONER OF

No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

SULLIVAN M. CUTCHEON, *President*; JAMES E. SCRIPPS, *Vice President*; W. LIVINGSTONE, JR., *Second Vice President*; C. A. WARREN, *Cashier*; C. S. FLEMING, *Assistant Cashier*.

DIRECTORS—S. M. Cutcheon, Geo. H. Barbour, J. L. Hudson, C. A. Warren, Jas. E. Scripps, Wm. Livingstone, Jr., Jas. B. McKay, Bethune Duffield, Marshall H. Godfrey.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$444,526 37	\$428,811 98	\$442,711 15	\$443,362 85
Stocks, bonds and mortgages.....	598,612 73	607,140 04	671,027 75	780,450 67
Overdrafts.....	127 63	153 86	141 09	812 58
Due from banks in reserve cities.....	178,185 50	211,322 13	208,259 25	281,147 37
Due from other banks and bankers.....	984 72	594 28	540 27	172 27
Banking house.....				
Furniture and fixtures.....		300 00	300 00	300 00
Other real estate.....	73,436 56	73 436 56	73,436 56	73,336 56
Current expenses and taxes paid.....	7,846 72	1,342 16		4,065 92
Interest paid.....	2,701 70	88 88		1,610 37
Exchanges for clearing house.....				
Checks and cash items.....	2,840 42	3,401 60	12,580 16	11,207 71
Nickels and pennies.....	439 47	106 38	397 64	75 75
Gold coin.....	344 00	367 00	777 50	712 50
Silver coin.....	3,192 58	3,904 47	1,853 50	3,112 55
U. S. and national bank notes.....	28,812 00	43,246 00	39,957 00	33,204 00
Totals.....	\$1,342,051 40	\$1,374,719 74	\$1,451,981 87	\$1,588,072 00
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	24,000 00	25,000 00	25,000 00	25,500 00
Undivided profits.....	22,097 41	4,890 18	6,225 39	19,784 37
Dividends unpaid.....		94 00		
Individual deposits subject to check.....	159,281 68	208,835 64	208,680 04	258,701 96
Certificates of deposit.....	141,689 80	104,908 12	161,004 05	199,157 68
Savings deposits.....	752,082 47	808,807 40	810,363 01	857,787 50
Certified checks.....	244 75	1,764 96	46 00	974 39
Cashier's checks outstanding.....				
Due to banks and bankers.....	42,655 81	25,421 47	40,660 35	26,216 10
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$1,342,051 40	\$1,374,719 74	\$1,451,981 87	\$1,588,072 00

No. 5.

GERMAN AMERICAN BANK, DETROIT.

Organized February 3, 1883.

EDWARD KANTER, *President*; CHAS. E. KANTER, *Vice President*; HENRY L. KANTER, *Cashier*;
C. E. KANTER, *Assistant Cashier*.

DIRECTORS—Edward Kanter, M. L. Kanter, H. L. Kanter, F. E. Kanter, C. E. Kanter.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$363,580 25	\$350,896 17	\$268,155 88	\$280,238 30
Stocks, bonds and mortgages.....	314,486 00	324,820 00	319,320 00	332,990 56
Overdrafts.....	2,152 67	853 13	409 59	785 61
Due from banks in reserve cities.....	298,438 75	301,188 96	343,390 02	339,739 59
Due from other banks and bankers.....	20,009 68	15,100 06	15,271 45	1,725 51
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Current expenses and taxes paid.....	5,698 64	5,237 71	3,681 90	5,620 23
Interest and premiums paid.....		2,000 00	2,000 00	2,000 00
Exchanges for clearing house.....	3,858 41	8,264 27	17,954 97	4,564 87
Checks and cash items.....	2,685 82	11,317 59	1,885 65	1,435 06
Nickels and pennies.....	249 28	298 40	218 35	261 82
Gold coin.....	60,097 50	62,790 00	62,557 50	62,390 00
Silver coin.....	17,512 30	10,845 20	2,888 21	3,707 85
U. S. and national bank notes.....	109,677 00	140,728 00	158,189 00	159,219 00
Totals.....	\$1,200,855 20	\$1,236,835 49	\$1,197,922 02	\$1,197,667 42
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....			5,000 00	5,000 00
Undivided profits.....	14,156 17	21,064 08	7,898 83	6,934 69
Dividends unpaid.....				
Individual deposits subject to check.....	539,201 90	519,715 50	297,522 43	285,984 94
Certificates of deposit.....	1,150 00	6,206 80	150 00	4,068 00
Savings deposits.....	702,678 72	727,795 83	738,096 26	726,577 93
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	43,668 41	62,035 28	49,260 00	69,101 86
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$1,200,855 20	\$1,236,835 49	\$1,197,922 02	\$1,197,667 42

REPORT OF THE COMMISSIONER OF

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1883.

JAMES MCGREGOR, President; WM. C. MAYBURY, Vice President; JOSEPH TAYLOR, 2d Vice President;
W. H. ELLIS, 3d Vice President; J. S. SCHMITTDIEL, Cashier; J. H. HAASS, Assistant Cashier.

DIRECTORS—Wm. C. Maybury, Jas. McGregor, C. I. Farrell, Geo. W. Radford, W. H. Ellis, Joseph Taylor,
Jno. S. Schmittiel, A. G. Boynton, O. W. Shipman, L. Connor, Geo. Weber, Edwin F. Conely.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$717,582 68	\$860,559 21	\$849,616 49	\$899,417 93
Stocks, bonds and mortgages.....	237,635 73	259,773 07	277,066 13	308,879 28
Overdrafts.....				
Due from banks in reserve cities.....	72,313 33	70,819 20	339,217 95	159,415 40
Due from other banks and bankers.....	94,023 67	99,565 23	147,624 85	113,513 53
Banking house.....	3,076 33	3,076 33	3,076 33	3,076 33
Furniture and fixtures.....	9,122 15	9,122 15	9,122 15	9,122 15
Other real estate.....				
Current expenses and taxes paid.....	10,658 64	4,019 92	9,223 63	4,030 69
Interest paid.....	5,863 48	14,851 51	17,289 96	23,063 79
Exchanges for clearing house.....	17,917 55	46,625 47	10,626 98	18,898 14
Checks and cash items.....				
Nickels and pennies.....	298 30	430 08	718 06	207 63
Gold coin.....	10,937 50	13,052 50	12,672 50	10,710 00
Silver coin.....	1,332 75	1,508 75	1,991 00	3,619 75
U. S. and national bank notes.....	35,925 00	40,085 00	36,739 00	51,873 00
Totals.....	\$1,216,687 16	\$1,223,488 47	\$1,714,984 63	\$1,604,826 71
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$207,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	19,474 87	22,266 86	38,065 21	47,052 18
Dividends unpaid.....				
Individual deposits subject to check.....	419,243 79	399,492 00	824,960 52	725,231 78
Certificates of deposit.....	66,869 77	254 25	100 00	808 85
Savings deposits.....	412,987 71	489,900 46	489,408 17	508,650 96
Certified checks.....	534 88	1,046 51	8,735 58	7,078 02
Cashier's checks outstanding.....				
Due to banks and bankers.....	87,577 64	100,523 39	143,720 15	106,005 42
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$1,216,687 16	\$1,223,488 47	\$1,714,984 63	\$1,604,826 71

No. 4.

THE MECHANICS' BANK, DETROIT.

Organized October 10, 1871.

E. H. BUTLER, *President*; WM. A. BUTLER, JR., *Cashier*.

DIRECTORS—E. H. Butler, J. Huff Jones, Wm. A. Butler, Jr., Allan Shelden, Fred E. Butler, J. J. Clark, Herbert Bowen.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$552,986 53	\$623,454 66	\$710,198 79	\$833,680 44
Stocks, bonds and mortgages	501,542 27	504,269 77	445,450 86	449,329 88
Overdrafts	207 65	21 45	395 19	217 34
Due from banks in reserve cities	858,008 39	235,084 26	218,502 37	82,983 56
Due from other banks and bankers	11,169 10	7,573 94	10,108 65	4,970 51
Banking house				
Furniture and fixtures				
Other real estate	8,180 00	8,180 00	8,180 00	8,180 00
Current expenses and taxes paid	5,337 94	8,167 03	12,314 46	14,491 67
Interest paid		8,612 50	4,065 00	4,565 00
Exchanges for clearing house	10,843 29	39,350 80	28,751 40	4,974 30
Checks and cash items	28 27	7,259 68	1,122 16	1,025 50
Nickels and pennies	144 37	187 35	115 61	152 70
Gold coin	40,000 00	240 00	14,905 00	690 00
Silver coin	640 50	595 00	7,620 00	3,385 08
U. S. and national bank notes	12,214 00	27,368 00	63,024 60	40,795 00
Totals	\$1,501,302 31	\$1,461,384 44	\$1,524,752 99	\$1,449,372 85
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	23,507 45	12,917 19	25,981 90	24,072 69
Dividends unpaid				
Individual deposits subject to check	866,045 48	880,443 78	462,984 23	301,806 24
Certificates of deposit	19,920 82	22,561 82	8,716 78	3,276 36
Savings deposits	920,475 15	906,113 19	892,313 84	914,659 88
Certified checks	18,747 02	550 00		18,187 07
Cashier's checks outstanding		3,892 90		6,885 06
Due to banks and bankers	27,606 89	12,905 56	9,756 80	23,485 58
Notes and bills re-discounted				
Bills payable				
Totals	\$1,501,302 31	\$1,461,384 44	\$1,524,752 99	\$1,449,372 85

REPORT OF THE COMMISSIONER OF

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PROX, *President*; JNO. H. KAPLE, *Vice President*; SAMUEL R. MUMFORD, *Treasurer*.

DIRECTORS—Jas. D. Standish, A. G. Lindsay, Clarence M. Burton, Henry A. Cleland, Simon J. Murphy, Geo. W. Latimer, John H. Kaple, Samuel R. Mumford, Geo. Peck, Geo. W. Balch, John Ward.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$289,165 78	\$272,536 39	\$276,989 94	\$313,598 81
Stocks, bonds and mortgages	981,658 15	976,690 34	970,834 02	988,668 84
Overdrafts	103 78		224 78	1,561 48
Due from banks in reserve cities	281,207 65	290,398 50	278,347 20	251,408 75
Due from other banks and bankers			107 60	
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	2,828 82	3,027 41	3,027 41	3,027 41
Current expenses and taxes paid	145 82	40 74		27 01
Interest paid		25 38		340 00
Exchanges for clearing house	3,798 89	14,051 29	10,238 70	5,661 22
Checks and cash items	4,183 32	2,849 23	3,341 41	2,017 14
Nickels and pennies	22 76	31 32	17 34	4 89
Gold coin	63,705 60	45,969 50	44,985 00	43,924 50
Silver coin	8,195 60	2,257 60	751 85	4,841 96
U. S. and national bank notes	20,158 00	18,867 00	22,653 00	17,998 00
Totals	\$1,607,119 12	\$1,618,742 70	\$1,612,967 70	\$1,635,087 65
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits	38,256 94	33,171 60	25,482 66	28,725 81
Dividends unpaid	52 00	1,067 00	70 00	70 00
Individual deposits subject to check	132,200 32	120,778 06	126,097 22	135,519 58
Certificates of deposit	1,302 95	1,811 95	1,338 29	1,618 75
Savings deposits	1,258,753 20	1,276,601 01	1,275,961 63	1,278,776 57
Certified checks	415 55		19 25	134 67
Cashier's checks outstanding	25 85	5 00	166 66	
Due to banks and bankers	1,112 31	5,323 08	3,381 94	10,347 77
Notes and bills re-discounted				
Bills payable				
Totals	\$1,607,119 12	\$1,618,742 70	\$1,612,967 70	\$1,635,087 65

No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 24, 1887.

A. CHAPOTON, JR., *President*; JNO. M. DWYER, *Vice President*; JOS. PERRIEN, 2d *Vice President*; JOS. B. MOORE, *Cashier*; J. H. JOHNSON, *Assistant Cashier*.

DIRECTORS—E. O. Grosvenor, H. Becker, J. Perrien, Thos. Barlam, W. M. Johnson, F. Howard, W. P. Ratigan, Geo. Hanley, S. C. Karrer, S. Simon, M. Brennan, J. B. Moore, G. W. Lee, J. M. Dwyer, A. Chapoton, Jr., S. W. Clarkson, Albert H. Webb.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,387,595 32	\$2,250,523 67	\$3,347,527 21	\$3,966,685 33
Stocks, bonds and mortgages.....	392,480 19	471,159 47	524,849 47	607,486 24
Overdrafts.....	1,176 47	8,976 21	1,310 46	233 97
Due from banks in reserve cities.....	194,785 15	648,274 07	1,168,444 33	750,404 42
Due from other banks and bankers.....	9,434 47	9,071 01	7,058 89	10,362 84
Banking house.....	129,863 19	142,133 19	155,254 73	158,065 19
Furniture and fixtures.....	2,000 00	7,984 50	12,115 64	11,964 59
Other real estate.....	634 96	1,738 31	1,747 61	1,733 58
Current expenses and taxes paid.....	9,549 82	800 29	11,737 78	18,676 30
Interest paid.....	12,918 16	95 75	18,896 06	31,060 68
Exchanges for clearing house.....	7,409 01	27,111 48	28,560 36	15,612 50
Checks and cash items.....	4,354 37	12,877 08	9,222 01	6,026 84
Nickels and pennies.....	823 50	480 00	860 70	483 70
Gold coin.....	5,704 40	54,253 80	90,791 00	34,675 00
Silver coin.....	8,654 86	19,651 93	17,796 20	12,625 23
U. S. and national bank notes.....	56,440 00	232,233 00	179,880 00	154,764 25
Totals.....	\$2,223,823 37	\$3,882,263 51	\$5,571,053 95	\$4,780,859 61
Liabilities.				
Capital stock paid in.....	\$456,600 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	40,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	58,680 57	29,338 93	70,823 47	100,647 58
Dividends unpaid.....		2,401 27	207 84	95 81
Individual deposits subject to check.....	278,763 84	1,802,385 74	3,424,986 96	2,399,018 85
Certificates of deposit.....	8,900 08	6,877 41	2,029 23	156,941 28
Savings deposits.....	845,631 27	945,899 62	1,049,473 35	1,038,311 57
Certified checks.....	2,379 15	3,684 10	5,539 29	2,660 72
Cashier's checks outstanding.....	19,875 29	535 21	21,052 81	7,110 78
Due to banks and bankers.....	513,490 17	541,641 03	446,941 00	506,173 04
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,223,823 37	\$3,882,263 51	\$5,571,053 95	\$4,780,859 61

REPORT OF THE COMMISSIONER OF

No. 52.

PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President*; F. A. SCHULTE, *Vice President*; G. E. LAWSON, *Cashier*;
H. W. SMYLIK, *Auditor*.

DIRECTORS—F. F. Palma, George E. Lawson, John Mark, Joseph Schulte, W. C. Yawkey, M. W. O'Brien,
W. B. Moran, F. A. Schulte, D. Whitney, Jr., Patrick Fitzsimons, George H. Barbour, Jeremiah Dwyer,
H. W. Candier, Clarence Carpenter, C. A. Ducharme, Fred. T. Moran, James L. Edson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 31.
Loans and discounts	\$1,668,680 65	\$1,736,871 48	\$1,966,108 32	\$2,006,650 23
Stocks, bonds and mortgages	4,268,914 83	4,318,806 72	4,318,582 87	4,310,104 78
Overdrafts	3,024 56	800 40	860 49	1,272 57
Due from banks in reserve cities	904,182 52	1,008,769 51	815,296 02	899,551 46
Due from other banks and bankers	15,445 61	14,073 69	13,109 63	19,465 74
Banking house				
Furniture and fixtures	24,939 28	23,439 23	22,454 23	22,454 23
Other real estate	146,533 08	147,685 98	147,626 91	142,879 71
Current expenses and taxes paid	426 59	396 17		522 40
Interest paid	1,578 40	782 22		548 74
Exchanges for clearing house	44,179 84	24,362 63	68,409 61	55,366 80
Checks and cash items	3,951 06	2,200 48	2,271 76	1,678 27
Nickels and pennies	608 33	601 63	966 55	753 58
Gold coin	61,640 00	63,862 50	52,120 00	55,010 00
Silver coin	15,110 00	16,775 00	9,650 00	16,770 00
U. S. and national bank notes	216,188 00	213,597 00	159,067 00	188,558 00
Totals	\$7,375,377 23	\$7,573,978 64	\$7,576,523 89	\$7,723,585 51
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits	113,642 48	73,072 11	103,908 34	138,574 97
Dividends unpaid		6,480 00		
Individual deposits subject to check	680,998 43	651,070 01	551,265 40	825,542 82
Certificates of deposit	22,906 89	22,388 15	17,787 26	22,556 69
Savings deposits	5,606,951 10	5,877,637 84	5,956,899 65	5,996,081 69
Certified checks	7,086 58	7,702 49	9,205 40	7,868 69
Cashier's checks outstanding				
Due to banks and bankers	319,783 75	310,623 04	312,462 34	208,510 74
Notes and bills rediscounted				
Bills payable				
Totals	\$7,375,377 23	\$7,573,978 64	\$7,576,523 89	\$7,723,585 51

No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEO. H. RUSSEL, *President*; M. S. SMITH, *Vice President*; R. S. MASON, *Cashier*; A. E. WING, *Auditor*.

DIRECTORS—Wm. C. Colburn, Wm. C. McMillan, Geo. H. Russel, Robert S. Mason, Martin S. Smith, Hugh McMillan, Henry Russel, Frank J. Hecker, Chas. Stinchfield, Henry B. Ledyard, Russell A. Alger, Clarence L. Freer, Harvey C. Parke, W. H. Elliot, Henry M. Campbell.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,467,471 31	\$1,536,584 57	\$1,604,383 12	\$1,713,293 54
Stocks, bonds and mortgages.....	1,206,241 65	1,219,335 22	1,321,902 68	1,419,627 98
Overdrafts.....	180 18	216 81	439 91	1,109 87
Due from banks in reserve cities.....	406,012 79	\$38,550 68	438,630 74	482,608 75
Due from other banks and bankers.....	11,260 49	18,292 45	9,125 60	16,447 17
Banking house.....				
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Current expenses and taxes paid.....	355 71	300 26		163 05
Interest paid.....	2,082 74	1,572 72		2,528 92
Exchanges for clearing house.....	6,090 78	11,607 22	52,454 50	71,471 38
Checks and cash items.....	8,842 26	21,306 28	18,925 69	15,714 58
Nickels and pennies.....	437 22	666 07	212 60	736 94
Gold coin.....	86,100 00	60,620 00	78,395 00	66,307 50
Silver coin.....	14,966 90	12,553 00	10,836 70	11,771 70
U. S. and national bank notes.....	45,057 00	72,591 00	87,616 00	150,797 00
Totals.....	\$3,257,519 08	\$3,291,701 88	\$3,620,937 22	\$3,905,076 88
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	100,000 00
Undivided profits.....	41,561 81	50,445 43	58,119 40	18,959 96
Dividends unpaid.....			4,000 00	
Individual deposits subject to check.....	514,762 82	487,432 01	801,491 86	779,923 63
Certificates of deposit.....	51,118 17	50,370 00	675 00	126,665 00
Savings deposits.....	2,226,628 09	2,279,936 91	2,404,287 33	2,585,160 95
Certified checks.....	8,282 29	2,498 21	1,154 27	623 48
Cashier's checks outstanding.....	2,525 00	5 82	1,164 11	
Due to banks and bankers.....	162,646 35	171,013 50	100,065 25	93,743 91
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$3,257,519 08	\$3,291,701 88	\$3,620,937 22	\$3,905,076 88

REPORT OF THE COMMISSIONER OF

No. 6.

WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

S. DOW ELWOOD, *President*; D. M. FERRY, *Vice President*; WM. STAGG, *Assistant Treasurer*.DIRECTORS—D. M. Ferry, H. K. White, Jerome Cronl, Francis Adams, S. D. Elwood, Wm. A. Moore,
T. W. Palmer, Wm. S. Green, E. H. Flinn.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,469,311 02	\$1,443,227 55	\$1,441,409 92	\$1,530,656 66
Stocks, bonds and mortgages.....	3,433,356 62	3,460,994 72	3,569,714 78	3,591,846 74
Overdrafts.....				
Due from banks in reserve cities.....	824,340 80	877,127 20	848,047 38	884,237 96
Due from other banks and bankers.....	78 07			
Banking house.....	110,000 00	110,000 00	110,000 00	110,000 00
Furniture and fixtures.....				
Other real estate.....	37,067 09	37,067 09	36,422 90	38,025 73
Current expenses and taxes paid.....	25,128 73	367 62	10,199 94	
Interest and premiums paid.....		8,314 74	6,918 86	
Exchanges for clearing house.....				
Checks and cash items.....	14,108 09	10,842 40	10,123 16	4,764 65
Nickels and pennies.....	327 59	411 96	274 29	453 64
Gold coin.....	60,555 00	60,915 00	65,335 00	65,507 59
Silver coin.....	1,246 65	3,415 00	3,409 60	4,658 90
U. S. and national bank notes.....	35,975 00	32,800 00	27,066 00	45,317 00
Totals.....	\$6,011,494 66	\$6,045,478 28	\$6,124,021 83	\$6,275,368 80
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits.....	328,725 89	275,878 08	318,704 55	280,726 62
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....	5,382,768 77	5,469,795 20	5,505,317 28	5,714,642 18
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$6,011,494 66	\$6,045,478 28	\$6,124,021 83	\$6,275,368 80

No. 23.

CITY BANK, DOWAGIAC.

Organized March 19, 1837.

JOHN LYLE, *President*; N. F. CHOATE, *Vice President*; F. W. LYLE, *Cashier*; I. B. GAGE, *Ass't Cashier*.

DIRECTORS—Nelson F. Choate, Frank W. Lyle, W. M. Lyle, C. E. Lyle, Jno. Lyle.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$176,163 53	\$158,247 85	\$200,029 85	\$195,436 49
Stocks, bonds and mortgages.....	25,910 00	26,585 00	22,935 00	25,675 00
Overdrafts.....	6,079 57	14,138 79	10,756 16	5,789 85
Due from banks in reserve cities.....	1,599 94	23,188 41	10,097 79	8,812 91
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	6,264 57	6,264 57	6,264 57	6,264 57
Other real estate.....	2,074 54	2,074 54	2,074 54	2,080 64
Current expenses and taxes paid.....	1,593 62	125 10	1,193 64	2,123 37
Interest paid.....	2,553 47	3,192 30	3,192 30	3,192 30
Exchanges for clearing house.....	1,441 51	828 67	3,505 08	637 16
Checks and cash items.....	120 53	1,416 48	1,752 54	3,206 86
Nickels and pennies.....	151 61	107 68	170 79	105 36
Gold coin.....	4,354 84	10,302 50	9,410 00	8,500 00
Silver coin.....	723 00	896 00	723 00	2,060 00
U. S. and national bank notes.....	6,353 00	12,058 00	6,034 00	13,589 00
Totals.....	\$235,388 74	\$264,319 89	\$278,144 26	\$278,451 51
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	6,500 00	7,100 00	7,100 00	7,100 00
Undivided profits.....	2,974 22	186 91	1,987 99	3,126 25
Dividends unpaid.....				
Individual deposits subject to check.....	23,949 18	46,187 61	51,384 82	51,879 44
Certificates of deposit.....	136,821 81	150,845 37	157,721 45	156,345 82
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	144 03			
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$235,388 74	\$264,319 89	\$278,144 26	\$278,451 51

REPORT OF THE COMMISSIONER OF

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized Sept. 26, 1892.

WM. C. REEVES, *President*; C. F. E. LONG, *Vice President*; T. W. BARNES, *Cashier*.

DIRECTORS—Byron J. Corbin, C. F. E. Long, Wm. Clute, M. J. Howe, T. W. Barnes, Wm. C. Reeves, Meli Barnes.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts				\$32,215 83
Stocks, bonds and mortgages				2,475 21
Overdrafts				3,566 74
Due from banks in reserve cities				3,680 88
Due from other banks and bankers				20 54
Banking house				
Furniture and fixtures				1,264 18
Other real estate				
Current expenses and taxes paid				292 42
Interest paid				137 77
Exchanges for clearing house				
Checks and cash items				1 00
Nickels and pennies				9 07
Gold coin				25 00
Silver coin				184 00
U. S. and national bank notes				2,620 00
Totals				\$46,492 64
Liabilities.				
Capital stock paid in				\$15,000 00
Surplus fund				
Undivided profits				417 43
Dividends unpaid				
Individual deposits subject to check				11,322 20
Certificates of deposit				19,753 01
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals				\$46,492 64

No. 124.

SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

W. H. CLARK, *President*; CHAS. H. SAYRE, *Vice President*; F. N. CONN, *Cashier*.

DIRECTORS—Horace Bradley, Edward Brown, E. E. White, T. M. Cooney, W. H. Clark, C. H. Sayre, A. F. Cornell, A. H. Pattengall, F. N. Conn.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$27,344 95	\$30,886 63	\$31,133 54	\$30,464 04
Stocks, bonds and mortgages.....	5,275 00	5,275 00	6,840 00	8,540 00
Overdrafts.....			838 18	811 83
Due from banks in reserve cities.....	3,346 92	1,118 67	4,873 03	2,801 18
Due from other banks and bankers.....	1,431 94	1,000 00		353 24
Banking house.....				
Furniture and fixtures.....	671 00	1,721 00	1,721 00	1,721 00
Other real estate.....				
Current expenses and taxes paid.....	1,188 25	1,465 70	1,779 40	2,195 08
Interest paid.....	33 48	44 31	76 31	156 18
Exchanges for clearing house.....				
Checks and cash items.....	84 90	44 63		
Nickels and pennies.....	68 80	98 18	84 06	71 27
Gold coin.....	140 00	535 00	427 50	785 00
Silver coin.....	781 30	1,339 25	1,774 95	1,155 15
U. S. and national bank notes.....	2,210 00	2,105 00	2,437 00	4,150 00
Totals.....	\$42,526 49	\$45,578 37	\$51,584 97	\$52,702 47
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits.....	1,088 59	1,587 71	2,006 49	2,589 96
Dividends unpaid.....				
Individual deposits subject to check.....	8,616 56	7,627 66	9,752 19	9,234 77
Certificates of deposit.....	7,876 34	11,408 00	14,776 29	15,877 74
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$42,526 49	\$45,578 37	\$51,584 97	\$52,702 47

REPORT OF THE COMMISSIONER OF

No. 114.

TAWAS STATE SAVINGS BANK, EAST TAWAS.

Organized March 6, 1891.

M. H. FRENCH, *President*; MILO EASTMAN, *Vice President*; W. G. RICHARD, *Second Vice President*;
F. F. FRENCH, *Cashier*.

DIRECTORS—M. H. French, Milo Eastman, W. P. Taft, H. T. Thomas, F. F. French, Wm. G. Richard,
T. Emery, Geo. A. Prescott, Geo. H. Chamberlain.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 31.
Loans and discounts.....	\$70,825 95	\$62,508 54	\$70,263 49	\$78,948 89
Stocks, bonds and mortgages.....	4,129 29	4,535 04	5,783 18	6,899 98
Overdrafts.....	311 40	253 10	157 00	205 35
Due from banks in reserve cities.....	3,113 86	4,123 04	6,221 06	6,643 24
Due from other banks and bankers.....				
Banking house.....	2,640 90	2,730 50	2,964 90	2,980 15
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Current expenses and taxes paid.....	1,908 45		1,296 21	1,785 65
Interest paid.....	184 58		551 18	636 00
Exchanges for clearing house.....				
Checks and cash items.....	149 45	302 68	720 75	692 15
Nickels and pennies.....	16 25	15 47	26 33	113 15
Gold coin.....	125 00	102 50	185 00	140 00
Silver coin.....	720 00	55 00	433 15	1,123 00
U. S. and national bank notes.....	1,333 00	3,716 00	3,839 00	1,685 00
Totals.....	\$86,643 13	\$79,541 87	\$92,004 30	\$102,607 56
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits.....	2,899 63	177 50	2,283 59	3,696 26
Dividends unpaid.....				
Individual deposits subject to check.....	40,186 23	34,453 56	41,008 71	44,091 60
Certificates of deposit.....	8,051 20	7,591 20	8,452 70	6,934 50
Savings deposits.....	8,506 07	10,320 61	12,309 30	14,820 20
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				6,075 00
Bills payable.....				
Totals.....	\$86,643 13	\$79,541 87	\$92,004 30	\$102,607 56

No. 53.

MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1884.

JNO. M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*; E. S. HARRIS, *Assistant Cashier*.

DIRECTORS—Joseph Carr, G. W. Webster, H. P. Webster, E. S. Harris, H. H. Hamilton, A. Rogers, E. F. Knapp, J. M. Corbin, Henry C. Minnie.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$108,762 27	\$108,465 87	\$102,935 83	\$119,292 65
Stocks, bonds and mortgages.....	30,226 78	30,861 73	32,580 14	36,805 67
Overdrafts.....	5,681 74	6,278 96	4,797 05	5,678 41
Due from banks in reserve cities.....	3,257 41	11,748 04	8,205 72	6,808 07
Due from other banks and bankers.....	87 58		17 95	122 03
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	9,170 70	9,110 70	8,000 00	7,000 00
Current expenses and taxes paid.....	1,011 72	31 72	477 37	1,193 29
Interest paid.....	803 13	19 72	310 23	772 14
Exchanges for clearing house.....				
Checks and cash items.....	77 66	596 49	66 11	395 57
Nickels and pennies.....	2 52	7 78	8 21	9 34
Gold coin.....	1,015 00	802 50	520 00	695 00
Silver coin.....	450 00	240 00	490 00	740 00
U. S. and national bank notes.....	2,464 00	4,171 00	3,627 00	1,535 00
Totals.....	\$169,540 51	\$176,819 06	\$169,535 70	\$188,357 17
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	4,800 00	5,100 00	5,100 00	5,100 00
Undivided profits.....	4,737 53	985 09	3,705 44	7,157 12
Dividends unpaid.....		332 00	100 00	100 00
Individual deposits subject to check.....	26,692 05	24,845 23	19,775 88	16,146 45
Certificates of deposit.....	57,984 83	66,361 14	65,854 38	63,665 60
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	326 10	195 60		
Notes and bills rediscounted.....				1,188 00
Bills payable.....		4,000 00		20,000 00
Totals.....	\$169,540 51	\$176,819 06	\$169,535 70	\$188,357 17

REPORT OF THE COMMISSIONER OF

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

R. W. BAGOT, *President*; H. H. NOBLE, *Vice President*; W. M. ANDRUS, *Second Vice President*;
F. B. MOORE, *Cashier*.

DIRECTORS—Horatio B. Lewis, Walter M. Andrus, Fitch R. Williams, Henry H. Noble, M. B. Lang, R. W. Bagot, Frank B. Moore, Winfield McLane, H. M. Slauson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$29,787 73	\$38,997 55	\$46,303 07	\$46,642 01
Stocks, bonds and mortgages.....	14,085 00	11,535 00	12,875 00	16,236 00
Overdrafts.....	1,417 69	13 82		
Due from banks in reserve cities.....	12,431 10	12,573 17	20,576 94	10,653 67
Due from other banks and bankers.....		3,000 00		
Banking house.....				
Furniture and fixtures.....	2,073 87	2,103 69	2,132 03	2,153 15
Other real estate.....				
Current expenses and taxes paid.....	818 84	78 77	464 77	1,016 77
Interest paid.....	204 49	55	39 02	71 66
Exchanges for clearing house.....				
Checks and cash items.....	211 35	232 65	41 00	718 11
Nickels and pennies.....	125 77	90 31	84 65	59 06
Gold coin.....	230 00	70 00	165 00	130 00
Silver coin.....	958 80	999 75	233 60	906 05
U. S. and national bank notes.....	4,298 00	5,384 00	5,500 00	6,995 00
Totals.....	\$66,592 64	\$75,429 26	\$39,215 08	\$35,631 43
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....			500 00	500 00
Undivided profits.....	1,735 31	1,096 14	1,990 81	2,190 93
Dividends unpaid.....				
Individual deposits subject to check.....	13,365 67	26,066 42	35,396 83	22,329 40
Certificates of deposit.....	7,491 62	6,463 12	9,177 26	16,416 97
Savings deposits.....	4,000 04	4,798 58	7,180 13	8,194 18
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		2,000 00		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$66,592 64	\$75,429 26	\$39,215 08	\$35,631 43

No. 10.

STATE BANK OF FENTON, FENTON.

Organized January 2, 1871.

J. BUCKBEE, *President*; A. CORNWALL, *Vice President*; W. W. MILLARD, *Cashier*.DIRECTORS—Josiah Buckbee, W. W. Millard, Clarence Tinker, A. Cornwall, Hudson A. Taylor,
Maria B. Taylor.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 31.
Loans and discounts.....	\$79,293 29	\$79,307 11	\$91,612 83	\$82,118 56
Stocks, bonds and mortgages.....	23,480 00	25,730 00	25,730 00	24,580 00
Overdrafts.....				
Due from banks in reserve cities.....	13,330 77	26,945 39	19,755 15	13,322 72
Due from other banks and bankers.....				
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,250 00	2,250 00	2,250 00	2,250 00
Other real estate.....				
Current expenses and taxes paid.....	528 04	16 60	884 36	1,194 00
Interest paid.....	130 90	14 18	97 98	298 48
Exchanges for clearing house.....				
Checks and cash items.....	33 41	96 86	106 26	155 33
Nickels and pennies.....	71 57	31 78	89 61	104 72
Gold coin.....	5,140 00	5,090 00	5,245 00	5,205 00
Silver coin.....	1,280 65	1,516 90	1,911 50	1,588 55
U. S. and national bank notes.....	12,115 00	14,138 00	9,568 00	9,802 00
Totals.....	\$142,106 68	\$159,681 82	\$161,750 69	\$145,014 35
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	3,500 00	3,500 00	3,500 00
Undivided profits.....	4,168 46	1,362 57	3,424 73	5,878 76
Dividends unpaid.....				
Individual deposits subject to check.....	37,882 11	49,430 98	42,702 49	29,326 77
Certificates of deposit.....	47,076 06	55,388 27	62,123 47	56,808 82
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$142,106 68	\$159,681 82	\$161,750 69	\$145,014 35

REPORT OF THE COMMISSIONER OF

No. 101.

CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

R. J. WHALEY, *President*; J. W. BEGOLE, *Vice President*; H. C. SPENCER, *Cashier*.

DIRECTORS—Alex. McFarlan, S. J. Beecher, J. W. Begole, J. H. Whiting, D. D. Aitken, G. W. Hubbard, H. C. Spencer, R. J. Whaley, G. W. Buckingham, M. Ephraim, Wm. C. Durant.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$408,752 06	\$384,218 64	\$375,553 82	\$404,412 76
Stocks, bonds and mortgages.....	81,189 00	86,103 65	93,358 65	93,908 15
Overdrafts.....	979 92	2,127 20	4,626 25	1,260 77
Due from banks in reserve cities.....	45,831 95	56,292 13	110,899 92	85,525 73
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	13,000 00	13,000 00	13,000 00	12,000 00
Other real estate.....				
Current expenses and taxes paid.....	2,362 69	37 56	1,557 18	2,384 98
Interest paid.....	2,158 35	298 52	1,394 72	2,307 47
Exchanges for clearing house.....				
Checks and cash items.....	170 79	624 18	773 83	218 52
Nickels and pennies.....	31 10	66 88	61 18	202 32
Gold coin.....	8,510 00	8,287 50	4,120 00	7,335 00
Silver coin.....	323 87	963 91	690 98	660 50
U. S. and national bank notes.....	9,175 00	19,180 00	6,307 00	14,884 00
Totals.....	\$567,484 78	\$571,190 17	\$612,243 53	\$626,995 15
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	10,000 00	11,000 00	11,000 00	11,000 00
Undivided profits.....	16,187 38	7,880 26	14,680 38	21,578 95
Dividends unpaid.....		940 00	460 00	
Individual deposits subject to check.....	172,910 38	167,434 53	188,365 78	180,672 49
Certificates of deposit.....	160,101 79	12,776 19	11,540 82	7,027 53
Savings deposits.....	48,438 16	212,566 18	233,830 30	253,692 06
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	9,847 02	8,598 01	2,366 75	3,029 12
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$567,484 78	\$571,190 17	\$612,243 53	\$626,995 15

THE BANKING DEPARTMENT.

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No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

RUSSELL BISHOP, *President*; W. A. ATWOOD, *Vice President*; A. G. BISHOP, *Cashier*; JAS. MARTIN, *Assistant Cashier*.

DIRECTORS—Wm. W. Crapo, Russell Bishop, W. A. Atwood, Geo. R. Gold, C. C. Pierson, M. Davison, Jas. C. Wilson, Ira H. Wilder, F. H. Pierce.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$345,043 94	\$362,656 25	\$374,538 23	\$376,490 20
Stocks, bonds and mortgages.....	243,254 17	243,061 85	255,737 51	251,481 76
Overdrafts.....	3,587 96	2,524 96	7,752 02	8,668 82
Due from banks in reserve cities.....	107,557 35	99,843 16	70,976 85	96,864 15
Due from other banks and bankers.....	2,990 16	5,620 71	7,373 12	6,207 73
Banking house.....				
Furniture and fixtures.....	6,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	1,376 74	1,376 74	1,376 74	4,553 74
Current expenses and taxes paid.....	3,148 64	35 20	2,090 26	3,544 96
Interest paid.....	2,512 63	295 69	1,566 90	2,769 15
Exchanges for clearing house.....				
Checks and cash items.....	1,234 40	\$99 23	1,199 64	2,573 20
Nickels and pennies.....	12 85	101 21	70 07	35 35
Gold coin.....	9,717 50	12,470 00	11,890 00	8,470 00
Silver coin.....	1,100 00	1,510 00	1,700 00	1,310 00
U. S. and national bank notes.....	8,372 00	14,190 00	5,781 00	10,006 00
Totals.....	\$736,458 34	\$749,075 00	\$747,553 74	\$777,978 06
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	27,291 04	11,016 51	19,359 36	23,594 05
Dividends unpaid.....		990 00	50 00	
Individual deposits subject to check.....	136,687 65	121,324 35	106,729 99	117,721 58
Certificates of deposit.....	8,007 04	169,148 59	176,371 96	179,570 38
Savings deposits.....	429,291 51	306,474 45	304,921 33	311,670 95
Certified checks.....	181 10	121 10	121 10	121 10
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$736,458 34	\$749,075 00	\$747,553 74	\$777,978 06

REPORT OF THE COMMISSIONER OF

No. 126.

FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

DANIEL COTCHER, *President*; CARLOS PACKARD, *Vice President*; GEORGE PACKARD, *Cashier*.

DIRECTORS—D. Cotcher, C. Packard, F. A. Niles, F. P. Sayre, Wm. Hsieh, H. Montgomery, G. Packard, J. Kimmell, Orrin Hart.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$121,008 24	\$165,769 21	\$149,705 16	\$176,782 04
Stocks, bonds and mortgages.....	19,000 00	19,300 00	21,850 00	22,150 00
Overdrafts.....				
Due from banks in reserve cities.....	36,492 88	7,590 27	14,290 84	9,058 27
Due from other banks and bankers.....	3,542 82	3,621 78	2,492 41	2,480 40
Banking house.....	2,874 71	2,874 71	2,874 71	2,874 71
Furniture and fixtures.....	2,125 29	2,125 29	2,125 29	2,125 29
Other real estate.....				
Current expenses and taxes paid.....	987 57	163 68	650 47	8 14
Interest paid.....	441 22	891 86	1,778 37	53 77
Exchanges for clearing house.....				
Checks and cash items.....	5,090 50	806 88	1,005 20	176 90
Nicks, 4s and pennies.....	72 35	55 02	80 73	48 04
Gold coin.....	4,645 00	3,080 00	2,515 00	2,560 00
Silver coin.....	368 30	1,027 00	706 35	859 10
U. S. and national bank notes.....	4,236 00	5,178 00	2,872 00	2,922 00
Totals.....	\$201,379 88	\$212,423 70	\$202,946 08	\$222,098 66
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....		2,000 00	2,000 00	3,800 00
Undivided profits.....	5,165 45	1,059 04	4,148 87	484 28
Dividends unpaid.....		00 00	20 60	2,200 00
Individual deposits subject to check.....	7,419 55	10,040 78	6,404 22	12,979 98
Certificates of deposit.....	133,165 78	141,068 12	132,550 29	144,834 21
Savings deposits.....	689 10	3,195 75	2,822 85	3,000 24
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$201,379 88	\$212,423 70	\$202,946 08	\$222,098 66

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

C. GRULER, *President*; FREDERICK SCHEMER, *Vice President*; W. H. SNELLING, *Cashier*.

DIRECTORS—C. Gruler, Frederick Schemer, Michael Spitzley, John H. Corbit, Jos. Cook, Frank Gruler, C. C. Vaughan.

Resources.	Report of May 17,	Report of July 12,	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....			\$30,747 45	\$39,513 80
Stocks, bonds and mortgages.....			6,181 50	10,807 11
Overdrafts.....			1,318 84	1,079 64
Due from banks in reserve cities.....			3,378 55	
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....			40 00	850 18
Other real estate.....				
Current expenses and taxes paid.....			1,017 91	1,549 57
Interest paid.....			594 91	1,035 70
Exchanges for clearing house.....				
Checks and cash items.....			74 68	67 35
Nickels and pennies.....			27 90	18 64
Gold coin.....			577 50	1,062 50
Silver coin.....			555 00	898 00
U. S. and national bank notes.....			1,827 00	1,372 00
Totals.....			\$46,341 24	\$58,064 49
Liabilities.				
Capital stock paid in.....			\$15,000 00	\$15,000 00
Surplus fund.....				
Undivided profits.....			2,444 81	3,837 54
Dividends unpaid.....				
Individual deposits subject to check.....			8,018 49	5,751 53
Certificates of deposit.....			9,583 06	30,752 98
Savings deposits.....			11,294 28	12,656 07
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				56 37
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$46,341 24	\$58,064 49

REPORT OF THE COMMISSIONER OF

No. 61.

GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

JUSTIN M. STANLEY, *President*; EDWIN S. PIERCE, *Vice President*; F. A. HALL, *Cashier*; D. B. SHEED, *Assistant Cashier*.

DIRECTORS—Wm. D. Telford, Chas. W. Garfield, Edwin S. Pierce, Geo. M. Edison, C. G. Swensberg, Justin M. Stanley, Aaron Brewer, Moreau S. Crosby, N. Fred Avery.

Resources.	Report of May 17.	Report of July 13.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$758,466 46	\$804,096 86	\$765,934 07	\$690,357 37
Stocks, bonds and mortgages.....	415,346 99	463,173 65	512,022 65	537,987 90
Overdrafts.....	108 24	240 89	1,779 46	283 84
Due from banks in reserve cities	229,705 34	274,777 78	250,361 19	204,186 89
Due from other banks and bankers				
Banking house				
Furniture and fixtures	3,703 17	3,780 67	3,780 67	3,792 65
Other real estate	12,330 38	12,376 50	12,376 50	11,076 50
Current expenses and taxes paid.....	4,309 73	303 58	2,804 13	5,423 66
Interest paid	6,897 13	592 80	5,299 80	8,779 43
Exchanges for clearing house.....	1,468 44	3,073 80	4,769 82	2,433 73
Checks and cash items	1,726 21	1,214 17	1,431 73	1,907 96
Nickels and pennies.....	137 59	106 32	111 36	149 78
Gold coin.....	10,476 06	10,510 00	10,237 50	10,679 00
Silver coin.....	2,516 50	1,543 10	4,211 76	4,267 25
U. S. and national bank notes	19,778 00	29,896 00	13,887 00	19,289 00
Totals.....	\$1,467,459 08	\$1,606,173 02	\$1,589,517 63	\$1,490,563 93
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	11,000 00	13,000 00	13,000 00	13,000 00
Undivided profits	54,874 16	31,734 03	49,151 59	63,839 43
Dividends unpaid		2,133 00	58 00	
Individual deposits subject to check	242,643 35	337,304 32	266,978 54	152,616 43
Certificates of deposit	421,278 65	443,807 69	432,387 56	497,237 64
Savings deposits	571,167 92	606,598 98	612,766 94	606,351 03
Certified checks			225 00	
Cashier's checks outstanding	16,795 00	16,600 00	14,500 00	7,500 00
Due to banks and bankers				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$1,467,459 08	\$1,606,173 02	\$1,589,517 63	\$1,490,563 93

No. 65.

KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; J. A. S. VERDIER, *Cashier*; K. VAN HOF, *Assistant Cashier*.

DIRECTORS—Jno. A. Covode, T. J. O'Brien, D. A. Blodgett, Henry Idema, Jos. A. McKee, A. J. Bowne, John W. Blodgett, J. A. S. Verdier, E. Croften Fox.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$539,286 81	\$635,379 11	\$650,352 95	\$811,976 55
Stocks, bonds and mortgages	312,181 70	293,428 60	308,063 00	333,593 00
Overdrafts	489 57	928 82	1,061 26	1,007 42
Due from banks in reserve cities	168,966 80	156,128 27	144,067 06	179,772 08
Due from other banks and bankers	4,709 30	41,953 94	4,264 02	2,696 88
Banking house	25,000 00	25,000 00	27,118 50	25,000 00
Furniture and fixtures	1,200 00	1,236 60	1,236 60	1,544 80
Other real estate		115 00		3,042 29
Current expenses and taxes paid	3,529 21	141 12	2,366 14	4,931 92
Interest paid	15,608 64	8,171 03	12,815 59	19,029 74
Exchanges for clearing house	2,530 11	10,228 61	6,091 24	1,880 72
Checks and cash items	766 53	15,855 17	1,150 42	1,126 01
Nickels and pennies	77 91	159 52	65 77	87 77
Gold coin	14,863 00	8,680 00	4,040 00	9,007 50
Silver coin	1,650 45	342 75	1,372 55	3,562 50
U. S. and national bank notes	17,692 00	21,192 00	15,959 06	5,182 00
Totals.....	\$1,108,504 08	\$1,268,960 95	\$1,180,664 11	\$1,408,393 14
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	11,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	85,171 69	12,016 03	22,206 24	46,083 34
Dividends unpaid		355 00	25 00	
Individual deposits subject to check	414,032 12	551,766 92	370,695 74	561,513 61
Certificates of deposit	199,628 81	201,698 35	227,811 59	227,870 20
Savings deposits	398,471 46	422,124 65	474,225 54	492,925 99
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals.....	\$1,108,504 08	\$1,268,960 95	\$1,180,664 11	\$1,408,393 14

REPORT OF THE COMMISSIONER OF

No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOS. HEFFERAN, *President*; H. F. HASTINGS, *Vice President*; C. M. HEALD, *Second Vice President*;
CHAS. B. KELSEY, *Cashier*; W. A. MARTINDALE, *Assistant Cashier*.

DIRECTORS—J. H. Gibbs, H. F. Hastings, C. B. Judd, D. D. Cody, Jno. Patton, Jr., Wm. A. Smith, S. A. Morman, J. G. McBride, D. E. Waters, D. J. Leathers, Jno. Murray, C. M. Heald, T. Hefferan, C. H. Coit, C. H. Burkey.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$271,322 16	\$262,252 52	\$325,373 39	\$321,909 18
Stocks, bonds and mortgages	88,905 11	97,805 11	110,297 23	121,397 23
Overdrafts	266 24	798 81	439 59	1,054 92
Due from banks in reserve cities	145,881 47	174,517 55	99,707 44	104,909 18
Due from other banks and bankers	686 21	379 59	1,680 13	1,943 92
Banking house				
Furniture and fixtures	6,592 89	6,390 30	6,715 51	7,047 38
Other real estate				
Current expenses and taxes paid	2,889 88	85 69	1,844 77	4,886 49
Interest paid	2,127 73	447 42	1,861 50	5,481 88
Premiums paid				401 87
Exchanges for clearing house	2,900 19	2,890 50	1,029 97	1,776 12
Checks and cash items	1,501 41	3,832 49	516 78	222 74
Nickels and pennies	800 04	214 58	187 02	176 10
Gold coin	432 50	3,910 00	112 50	1,095 00
Silver coin	3,672 50	3,447 50	1,627 50	626 00
U. S. and national bank notes	9,898 00	8,094 00	4,353 00	12,400 00
Totals	\$537,475 93	\$564,986 06	\$555,546 28	\$584,781 51
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	4,500 00	6,500 00	6,500 00	6,500 00
Undivided profits	9,427 85	249 80	6,988 72	12,150 57
Dividends unpaid	40 00	2,756 00	40 00	40 00
Individual deposits subject to check	134,626 94	107,712 38	88,841 41	91,419 81
Certificates of deposit	181,735 19	218,745 40	216,905 99	224,906 99
Savings deposits	101,028 31	125,027 74	182,762 52	142,751 20
Certified checks	105 25			
Cashier's checks outstanding				
Due to banks and bankers	6,012 39	3,994 74	3,417 64	5,572 94
Notes and bills rediscounted				
Bills payable				
Totals	\$537,475 93	\$564,986 06	\$555,546 28	\$584,781 51

No. 139.

STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President*; I. C. SMITH, *Vice President*; CHAS. F. PIKE, *Cashier*.

DIRECTORS—Wm. J. Stuart, M. Shanahan, Wm. H. Jones, H. N. Moore, J. K. Johnston, S. B. Jenks, Edward Lowe, R. M. Montgomery, Chas. F. Pike, Daniel McCoy, C. C. Folmer, I. C. Smith, G. W. Perkins.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....		\$17,299 94	\$268,246 16	\$327,827 30
Stocks, bonds and mortgages.....			20,500 00	30,000 00
Overdrafts.....			139 41	85 57
Due from banks in reserve cities.....		104,432 35	51,361 20	36,852 02
Due from other banks and bankers.....				14,872 41
Banking house.....				
Furniture and fixtures.....		405 80	6,186 76	6,358 26
Other real estate.....				
Current expenses and taxes paid.....		986 65	4,437 80	6,518 26
Interest paid.....			166 72	473 40
Exchanges for clearing house.....		1,017 12	2,887 93	2,834 00
Checks and cash items.....			48 43	184 18
Nickels and pennies.....		26 68	31 63	88 00
Gold coin.....		45 00	442 50	1,094 30
Silver coin.....		961 00	2,978 10	3,415 99
U. S. and national bank notes.....		7,142 00	6,236 00	5,498 00
Totals.....		\$122,236 49	\$363,723 64	\$486,061 64
Liabilities.				
Capital stock paid in.....		\$104,200 00	\$164,110 00	\$199,636 34
Surplus fund.....				
Undivided profits.....		591 61	5,837 74	11,223 35
Dividends unpaid.....				
Individual deposits subject to check.....		24,487 33	95,656 66	103,758 09
Certificates of deposit.....		1,487 05	74,089 07	122,089 03
Savings deposits.....		1,470 50	16,342 46	31,930 77
Certified checks.....				
Cashier's checks outstanding.....			2 50	
Due to banks and bankers.....			7,664 21	7,374 66
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$122,236 49	\$363,723 64	\$486,061 64

No. 27.

FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

JNO. W. KNIGHT, *President*; O. F. HOBART, *Vice President*; CHAS. M. SPINNING, *Cashier*.

DIRECTORS—A. Hitchcock, M. L. Raymond, J. W. Knight, O. F. Hobart, Geo. E. Osborne, E. Robinson, Chas. M. Spinning, J. B. Cadwell, M. E. Keeler.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$58,231 02	\$64,442 67	\$71,270 83	\$58,483 46
Stocks, bonds and mortgages	21,125 40	23,325 00	26,479 08	23,806 00
Overdrafts	295 07	223 65	659 06	531 80
Due from banks in reserve cities	21,301 81	9,180 88	2,384 45	3,942 01
Due from other banks and bankers				
Banking house				
Furniture and fixtures	3,600 00	3,600 00	3,600 00	3,600 00
Other real estate	1,500 00	1,500 00	1,500 00	1,500 00
Current expenses and taxes paid	450 53	1 97	298 45	538 79
Interest paid	827 66	25 21	207 08	530 32
Exchanges for clearing house				
Checks and cash items	206 13	1 92		231 53
Nickels and pennies	65 80	80 94	45 68	26 86
Gold coin	887 50	1,578 00	2,270 50	482 50
Silver coin	417 05	443 80	470 80	400 75
U. S. and national bank notes	3,935 00	5,390 00	2,473 00	3,832 00
Totals	\$112,992 56	\$115,294 04	\$115,154 93	\$102,956 03
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	800 00	950 00	950 00	950 00
Undivided profits	3,583 77	1,680 10	2,062 55	3,669 10
Dividends unpaid	150 00	1,110 00		
Individual deposits subject to check	22,814 40	24,972 70	18,895 00	15,905 73
Certificates of deposit	33,853 52	30,246 17	25,120 39	24,467 86
Savings deposits	26,741 34	31,385 07	31,045 62	32,963 29
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	49 53		81 37	
Notes and bills re-discounted				
Bills payable			14,000 00	
Totals	\$112,992 56	\$115,294 04	\$115,154 93	\$102,956 03

No. 95.

SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; J. F. HAMBITZER, *Cashier*.

DIRECTORS—J. Vivian, Jacob Baer, C. A. Wright, E. Ryan, E. L. Wright, Joseph Wartin, John Cliff.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$172,825 09	\$165,586 93	\$177,756 00	\$302,469 02
Stocks, bonds and mortgages.....	21,490 00	31,830 00	28,830 00	34,890 00
Overdrafts.....	398 04	1,415 00	116 95	284 15
Due from banks in reserve cities.....	63,696 50	76,956 24	56,044 58	45,668 86
Due from other banks and bankers.....	4,613 65	3,469 48	2,882 22	3,876 38
Banking house.....	19,401 58	19,401 58	19,401 58	19,401 58
Furniture and fixtures.....	1,563 96	1,563 96	1,563 96	1,563 96
Other real estate.....				
Current expenses and taxes paid.....	238 69	1,069 34	2,405 61	3,290 10
Interest paid.....	32 30	1,289 72	1,376 84	1,502 90
Exchanges for clearing house.....				
Checks and cash items.....	3,371 65	929 01	668 10	845 62
Nickels and pennies.....	358 14	184 52	113 02	207 24
Gold coin.....	952 50	4,585 00	1,535 00	4,570 00
Silver coin.....	2,157 25	3,584 65	3,378 05	7,812 80
U. S. and national bank notes.....	39,671 00	39,879 00	24,060 00	30,396 00
Totals.....	\$331,245 35	\$351,244 43	\$320,122 91	\$356,358 11
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	16,000 00	16,000 00	16,000 00	16,000 00
Undivided profits.....	1,516 97	4,548 87	8,871 67	12,491 61
Dividends unpaid.....				
Individual deposits subject to check.....	116,548 38	120,378 56	81,471 71	109,436 64
Certificates of deposit.....	7,567 27	8,520 12	7,202 77	5,689 77
Savings deposits.....	86,654 80	96,219 01	104,911 40	109,882 24
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	2,957 98	5,587 87	1,665 36	1,357 85
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$331,245 35	\$351,244 43	\$320,122 91	\$356,358 11

REPORT OF THE COMMISSIONER OF

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1987.

C. T. HILLS, *President*; A. L. CARR, *Vice President*; E. D. RICHMOND, *Cashier*; D. J. MATHEWS, *Assistant Cashier*.

DIRECTORS—L. N. Keating, A. L. Carr, D. J. Mathews, E. D. Richmond, C. T. Hills, C. H. Hackley, Geo. R. Bates.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$93,495 86	\$102,250 31	\$106,225 20	\$106,258 19
Stocks, bonds and mortgages	14,007 71	10,944 71	11,189 71	11,154 71
Overdrafts				
Due from banks in reserve cities	9,230 49	3,798 66	9,018 91	9,146 08
Due from other banks and bankers	124 89	137 43	15 86	30 70
Banking house	4,160 80	4,160 80	4,160 80	4,160 80
Furniture and fixtures	2,205 50	2,218 10	2,218 10	2,229 88
Other real estate	9,297 57	7,368 88	5,107 53	5,107 53
Current expenses and taxes paid	1,570 62	2,082 20	2,701 84	3,618 68
Interest paid	710 72	856 72	1,301 92	1,679 94
Exchanges for clearing house				
Checks and cash items	1,038 87	1,553 71	4,687 65	3,096 71
Nickels and pennies	20 49	67 52	54 46	37 71
Gold coin	1,350 00	1,615 00	1,890 00	410 00
Silver coin	1,154 10	1,250 00	347 00	254 00
U. S. and national bank notes	2,398 00	1,875 00	5,256 00	6,325 00
Totals	\$140,700 12	\$140,653 99	\$153,148 98	\$152,409 90
Liabilities.				
Capital stock paid in	\$70,000 00	\$70,000 00	\$70,000 00	\$70,000 00
Surplus fund	5,200 00	5,200 00	5,200 00	5,200 00
Undivided profits	11,065 41	13,115 88	15,542 59	17,918 80
Dividends unpaid				
Individual deposits subject to check	14,747 56	10,055 60	15,479 64	15,218 67
Certificates of deposit	16,861 30	18,077 00	18,438 91	15,644 81
Savings deposits	16,814 28	18,205 51	22,487 84	22,428 12
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	21 57			
Notes and bills rediscounted			6,000 00	6,000 00
Bills payable	6,000 00	6,000 00		
Totals	\$140,700 12	\$140,653 99	\$153,148 98	\$152,409 90

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

D. G. ROBINSON, *President*; CHESTER MESSER, *Vice President*; DAN W. REYNOLDS, *Cashier*; WM. H. POWERS, *Assistant Cashier*.

DIRECTORS—D. G. Robinson, C. Messer, W. H. Powers, D. W. Reynolds, P. T. Colgrove, John Carveth, R. B. Messer.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$146,855 44	\$153,552 70	\$158,138 68	\$164,364 84
Stocks, bonds and mortgages	8,684 09	5,252 25	5,777 25	7,734 05
Overdrafts				
Due from banks in reserve cities	9,586 11	21,557 76	16,447 39	11,272 57
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,832 00	1,800 00	1,800 00	1,800 00
Other real estate		5,600 34	5,600 34	5,600 34
Current expenses and taxes paid	1,563 62	170 10	710 52	1,651 51
Interest paid				
Exchanges for clearing house				
Checks and cash items	1,467 53	1,963 48	1,967 53	1,294 06
Nickels and pennies	53 56	94 90		
Gold coin	2,060 00	2,195 00	2,240 00	2,045 00
Silver coin	1,000 00	1,600 00	1,399 09	1,670 64
U. S. and national bank notes	5,234 00	2,366 00	6,859 00	3,392 00
Totals	\$178,336 35	\$196,652 53	\$200,929 80	\$200,855 01
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	7,500 00	8,000 00	8,000 00	8,000 00
Undivided profits	4,111 48	558 23	3,615 98	5,977 40
Dividends unpaid		168 00		
Individual deposits subject to check	37,221 97	51,986 66	39,511 21	33,594 34
Certificates of deposit	54,502 90	60,939 64	74,803 61	78,233 27
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$178,336 35	\$196,652 53	\$200,929 80	\$200,855 01

REPORT OF THE COMMISSIONER OF

No. 55.

FIRST STATE BANK, HILLSDALE.

Organized September 19, 1887.

SPENCER O. FISHER, *President*; IRA B. CARD, *Vice President*; JAS. K. FISHER, *Cashier*; E. M. VARDON, *Assistant Cashier*.

DIRECTORS—C. H. Chapman, Eli Westfall, Ira B. Card, J. K. Fisher, O. D. Chester, S. O. Fisher.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$124,911 77	\$128,324 97	\$117,951 45	\$110,480 54
Stocks, bonds and mortgages.....	19,802 86	20,341 80	23,217 10	17,613 50
Overdrafts.....	544 72	123 50	162 50	706 81
Due from banks in reserve cities.....	2,523 05	2,077 70	3,347 98	3,200 86
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Current expenses and taxes paid.....	508 28		252 42	554 10
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	351 65	297 10	535 00	217 50
Nickels and pennies.....	8 39	49 75	7 74	5 10
Gold coin.....	2,300 00	2,000 00	520 00	650 00
Silver coin.....	227 35	175 50	527 00	327 20
U. S. and national bank notes.....	11,500 00	7,000 00	10,000 00	10,000 00
Totals.....	\$164,178 15	\$161,890 32	\$158,071 14	\$145,255 60
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,800 00	1,475 00	1,475 00	1,475 00
Undivided profits.....	1,047 93	74 07	653 89	1,381 24
Dividends unpaid.....		525 00	175 00	175 00
Individual deposits subject to check.....	19,716 69	12,984 78	13,056 52	16,865 64
Certificates of deposit.....	91,802 89	96,715 50	92,320 77	74,100 46
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	810 64	165 97	390 46	1,258 26
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$164,178 15	\$161,890 32	\$158,071 14	\$145,255 60

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; H. S. WALSWORTH, *Vice President*; ASHER B. LA FLEUR, *Cashier*.

DIRECTORS—J. F. Crume, J. F. King, J. H. Armstrong, G. F. Cook, H. S. Walsworth.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 3.
Loans and discounts.....	\$248,369 46	\$249,184 88	\$259,228 94	\$248,167 63
Stocks, bonds and mortgages.....	60,848 88	63,467 86	61,841 65	64,772 55
Overdrafts.....	1,758 82	1,146 66	1,907 09	1,507 28
Due from banks in reserve cities.....	38,181 38	\$7,164 77	23,181 96	4,700 96
Due from other banks and bankers.....		1,191 98	65 00	2,215 00
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Current expenses and taxes paid.....	697 56	1,239 34	1,696 59	1,845 77
Interest paid.....	2,367 74	4,619 22	5,842 98	7,680 38
Exchanges for clearing house.....				
Checks and cash items.....	427 18	1,095 08	1,978 16	778 35
Nickels and pennies.....	41 26	23 18	24 46	64 76
Gold coin.....	9,437 50	10,812 50	9,842 50	8,680 00
Silver coin.....	344 50	247 50	666 90	465 00
U. S. and national bank notes.....	13,250 00	14,763 00	7,509 00	19,990 00
Totals.....	\$377,618 78	\$386,965 87	\$375,775 18	\$362,817 67
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	6,727 93	9,312 22	11,867 99	14,804 12
Dividends unpaid.....				
Individual deposits subject to check.....	41,696 88	39,526 83	46,796 09	44,698 74
Certificates of deposit.....	182,628 18	190,449 02	181,231 45	167,064 94
Savings deposits.....	66,865 89	67,667 80	55,879 65	56,249 87
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$377,618 78	\$386,965 87	\$375,775 18	\$362,817 67

No. 56.

FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

ISAAC CAPPON, *President*; JNO. W. BEARDSLEE, *Vice President*; ISAAC MARSHLE, *Cashier*;
G. W. MOKMA, *Teller*.

DIRECTORS—I. Cappon, J. W. Beardslee, G. J. Kollen, J. W. Garvelink, G. W. Mokma, G. J. Diekema,
I. Marshle, Henry Kremers, Cornelius J. De Roo.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$108,042 33	\$107,355 32	\$112,360 70	\$122,092 84
Stocks, bonds and mortgages.....	37,943 23	36,679 23	41,487 55	45,409 83
Overdrafts.....	460 32	328 53	281 46	1,004 44
Due from banks in reserve cities.....	9,174 28	8,415 88	5,868 16	2,626 98
Due from other banks and bankers.....	3,354 40	6,046 69	2,817 26	5,489 06
Banking house.....	3,558 29	3,558 29	3,307 29	3,890 79
Furniture and fixtures.....	1,894 38	1,894 38	1,894 34	1,894 24
Other real estate.....				
Current expenses and taxes paid.....	190 14	675 84	1,117 00	1,754 29
Interest paid.....	75 50	647 29	1,061 99	1,446 96
Exchanges for clearing house.....				
Checks and cash items.....	153 05	258 27	1,078 20	1,365 06
Nickels and pennies.....	207 25	106 45	85 12	68 07
Gold coin.....	450 00	2,215 00	922 50	1,950 00
Silver coin.....	712 65	842 67	741 60	829 30
U. S. and national bank notes.....	1,680 00	4,298 00	7,309 00	9,292 00
Totals.....	\$168,330 82	\$178,621 88	\$195,832 17	\$204,114 03
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	935 00	985 00	985 00	935 00
Undivided profits.....	406 02	2,046 55	4,846 75	6,962 22
Dividends unpaid.....				
Individual deposits subject to check.....	29,097 45	24,642 32	23,427 62	29,655 12
Certificates of deposit.....	8,789 20	15,381 44	17,119 36	22,879 33
Savings deposits.....	77,289 86	81,798 46	79,882 79	85,806 94
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	361 79	818 06	120 65	373 42
Notes and bills rediscounted.....	1,500 00	3,000 00		3,000 00
Bills payable.....				
Totals.....	\$168,330 82	\$178,621 88	\$195,832 17	\$204,114 03

No. 91.

HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

JACOB VAN PUTTEN, *President*; WM. H. BEACH, *Vice President*; CORNELIUS VER SCHURE, *Cashier*.

DIRECTORS—J. Van Putten, C. Ver Schure, J. Van Putten, Jr., A. Van Putten, M. Van Putten, Wm. H. Beach, John C. Post, P. H. McBride, Dirk B. K. Raalte.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$101,863 24	\$102,780 10	\$112,549 20	\$122,890 04
Stocks, bonds and mortgages	22,311 60	22,980 60	27,780 60	30,663 60
Overdrafts	613 41	869 00	68 95	273 01
Due from banks in reserve cities	13,569 52	15,701 41	21,890 76	6,716 65
Due from other banks and bankers	198 00		353 12	143 68
Banking house		3,904 10	9,020 40	13,611 60
Furniture and fixtures	1,200 00	1,400 00	1,400 00	1,400 00
Other real estate	3,500 00			
Current expenses and taxes paid		493 94	964 20	1,365 14
Interest paid		117 23	437 79	898 34
Exchanges for clearing house				
Checks and cash items	232 09	405 59	554 94	162 28
Nickels and pennies	124 43	150 89	226 78	163 32
Gold coin	658 61	1,274 41	559 88	316 69
Silver coin	675 05	2,046 90	407 00	1,241 77
U. S. and national bank notes	5,985 00	9,119 00	6,309 00	5,583 00
Totals	\$150,880 95	\$160,673 22	\$182,372 57	\$195,437 12
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	1,095 00	1,095 00	1,095 00	1,095 00
Undivided profits	25 16	1,961 29	4,286 78	6,616 70
Dividends unpaid				
Individual deposits subject to check	52,896 41	66,282 71	77,924 02	66,373 87
Certificates of deposit	40,064 38	39,837 34	45,263 56	51,480 17
Savings deposits		1,486 88	3,708 21	6,618 35
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				3,353 03
Bills payable	7,000 00			10,000 00
Totals	\$150,880 95	\$160,673 22	\$182,372 57	\$195,437 12

No. 106.

FIRST STATE AND SAVINGS BANK, HOLLY.

Organized October 27, 1890.

JAMES C. SIMONSON, *President*; HENRY W. DOWNING, *Vice President*; EMERSON M. NEWELL, *Cashier*.DIRECTORS—Chas. A. Wilson, D. D. Hadley, Daniel Seely, H. W. Downing, J. C. Simonson, J. K. Tindall,
M. S. Brewer.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$104,633 99	\$92,137 79	\$103,326 94	\$101,209 87
Stocks, bonds and mortgages.....	\$7,505 00	\$9,572 00	47,812 00	56,072 00
Overdrafts.....	400 62	78 03	149 48	207 25
Due from banks in reserve cities.....	19,521 78	\$6,624 82	12,430 02	8,898 62
Due from other banks and bankers.....		4,050 00		675 00
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	500 00	500 00	518 25	606 75
Other real estate.....				
Current expenses and taxes paid.....	1,216 81	90 80	924 70	1,523 10
Interest paid.....	10 27	30 00	62 55	1,532 55
Exchanges for clearing house.....				
Checks and cash items.....	66 12	50 69	86 52	107 29
Nickels and pennies.....	22 75	16 58	26 17	34 60
Gold coin.....	55 00	775 00	1,320 00	1,585 00
Silver coin.....	728 00	481 30	526 50	264 40
U. S. and national bank notes.....	8,766 00	11,267 00	7,677 00	6,421 00
Totals.....	\$175,926 34	\$188,174 01	\$178,260 08	\$181,627 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	3,000 00	3,000 00	3,000 00
Undivided profits.....	5,597 29	1,414 49	3,751 49	5,822 66
Dividends unpaid.....		540 00	40 00	
Individual deposits subject to check.....	29,918 93	38,850 50	24,692 65	23,877 84
Certificates of deposit.....	15,142 59	16,142 78	11,681 74	11,714 52
Savings deposits.....	70,235 08	76,082 75	82,985 66	65,753 87
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	2,537 45	2,198 54	2,158 54	1,988 54
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$175,926 34	\$188,174 01	\$178,260 08	\$181,627 43

No. 131.

FARMERS' STATE BANK OF HOMER, HOMER.

Organized January 20, 1892.

ALBERT ANDRUS, *President*; JOHN POWERS, *Vice President*; W. J. WEBSTER, *Cashier*.

DIRECTORS—Albert Andrus, W. J. Webster, L. J. Andrus, Philo Gibbs, John Powers, Geo. W. Aldrich, Fred Benham, A. C. Hopkins.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$19,665 16	\$18,987 79	\$23,220 00	\$25,877 12
Stocks, bonds and mortgages				656 00
Overdrafts	86 18	75 01	820 32	406 68
Due from banks in reserve cities	8,747 53	12,391 29	6,728 62	1,610 61
Due from other banks and bankers				
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	800 00	800 00	800 00	800 00
Other real estate				
Current expenses and taxes paid	332 65	496 93	785 00	895 00
Interest paid				
Exchanges for clearing house				
Checks and cash items	133 67	10 00	6 25	789 80
Nickels and pennies	4 28	7 14	4 68	13 54
Gold coin	470 00	345 00	325 00	950 00
Silver coin	208 50	424 25	453 55	121 55
U. S. and national bank notes	1,006 00	1,836 00	1,126 00	2,661 00
Totals	\$34,543 97	\$38,373 41	\$37,219 42	\$67,780 25
Liabilities.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund				
Undivided profits	276 53	547 16	887 27	1,582 27
Dividends unpaid				
Individual deposits subject to check	16,809 43	19,970 24	18,016 14	17,802 67
Certificates of deposit	2,458 01	2,856 01	3,316 01	3,396 31
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$34,543 97	\$38,373 41	\$37,219 42	\$37,780 25

REPORT OF THE COMMISSIONER OF

No. 128.

FIRST STATE BANK OF HOMER, HOMER.

Organized December 31, 1891.

THOMAS LYON, *President*; E. P. ALLEN, *Cashier*.

DIRECTORS—Thos. Lyon, Alvares E. Howell, Chas. C. Worthington, John W. Breakey, Thomas E. Ealow.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$51,847 25	\$54,165 35	\$55,350 19	\$47,098 76
Stocks, bonds and mortgages		1,989 79	2,241 80	2,832 91
Overdrafts		580 77	2,327 14	2,629 00
Due from banks in reserve cities.....	1,577 91	963 40	984 72	11,510 51
Due from other banks and bankers.....				
Banking house	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid.....	545 82	11 85	380 50	592 43
Interest paid				
Exchanges for clearing house.....				
Checks and cash items.....	25 00	181 95	299 02	462 12
Nickels and pennies.....	5 59	7 17	20 22	20 06
Gold coin.....	69 84	1,100 00	5 00	1,050 00
Silver coin.....	94 00	188 25	20 65	204 25
U. S. and national bank notes.....	721 00	2,153 00	697 00	1,451 00
Totals	\$59,336 41	\$65,714 53	\$66,816 34	\$72,496 64
Liabilities.				
Capital stock paid in.....	\$21,200 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund		100 00	100 00	100 00
Undivided profits	1,037 97	87 13	518 93	1,506 87
Dividends unpaid.....				
Individual deposits subject to check	25,467 44	31,471 40	27,122 41	37,734 77
Certificates of deposit.....	6,475 00	8,050 00	2,975 00	8,155 00
Savings deposits.....				
Certified checks.....	6 00	6 00	100 00	
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....	4,200 00	1,000 00	11,000 00	
Bills payable				
Totals	\$59,336 41	\$65,714 53	\$66,816 34	\$72,496 64

No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

CHARLES FISHBECK, *President*; CHARLES CURTIS, *Vice President*; J. A. MAY, *Cashier*.DIRECTORS—Chas. Curtis, Asa VanKleeck, J. A. May, Chas. Fishbeck, S. B. Rubert, John Ryan,
Chas. A. Goodnow.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$118,482 59	\$120,091 93	\$120,874 68	\$132,880 72
Stocks, bonds and mortgages	12,577 50	16,077 50	20,852 50	29,688 23
Overdrafts				
Due from banks in reserve cities	24,750 14	12,976 16	6,816 97	7,179 19
Due from other banks and bankers				
Banking house	4,439 32	4,439 32	4,439 33	4,439 32
Furniture and fixtures	1,585 41	1,585 41	1,585 41	1,585 41
Other real estate				
Current expenses and taxes paid	10 85	15 10	182 70	14 80
Interest paid	67 58	42 67	190 89	53 81
Exchanges for clearing house				
Checks and cash items	1,097 01	2,096 82	4,992 84	4,064 00
Nickels and pennies	22 14	69 61	34 54	54 42
Gold coin		547 50	140 00	860 00
Silver coin	1,410 55	1,035 00	1,715 44	1,810 65
U. S. and national bank notes	7,582 00	5,916 00	4,766 00	4,867 00
Totals.....	\$171,975 04	\$164,883 02	\$175,391 29	\$187,297 05
Liabilities.				
Capital stock paid in	\$50,500 00	\$50,500 00	\$50,500 00	\$50,500 00
Surplus fund	500 00	700 00	700 00	700 00
Undivided profits	1,757 95	578 54	1,346 06	2,881 85
Dividends unpaid				
Individual deposits subject to check	26,165 78	13,875 09	13,060 76	13,271 87
Certificates of deposit	89,165 87	94,748 41	103,646 34	118,459 84
Savings deposits	3,855 49	4,962 96	6,128 13	7,088 49
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals.....	\$171,975 04	\$164,883 02	\$175,391 29	\$187,297 05

REPORT OF THE COMMISSIONER OF

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; JAMES B. THORN, *Vice President*; JOHN H. BOIES, *Cashier*.

DIRECTORS—Stephen A. Eaton, James B. Thorn, David J. Beachboard, U. V. C. Hart, D. H. Carpenter, E. M. Nix, John H. Boies, John M. Baker.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....			\$46,224 61	\$49,291 51
Stocks, bonds and mortgages.....			101,591 12	118,943 75
Overdrafts.....			7,125 48	11,096 40
Due from banks in reserve cities.....			12,500 00	29,392 08
Due from other banks and bankers.....			22,470 76	1,200 00
Banking house.....			3,338 33	3,338 33
Furniture and fixtures.....			1,714 55	1,714 55
Other real estate.....				
Current expenses and taxes paid.....			574 06	1,890 04
Interest paid.....			384 34	1,078 22
Exchanges for clearing house.....				
Checks and cash items.....			608 01	848 51
Nickels and pennies.....			140 15	144 13
Gold coin.....			2,612 50	972 50
Silver coin.....			2,441 90	1,742 55
U. S. and national bank notes.....			12,828 00	4,924 00
Totals.....			\$214,543 80	\$221,071 52
Liabilities.				
Capital stock paid in.....			\$75,000 00	\$75,000 00
Surplus fund.....				
Undivided profits.....			1,290 17	4,223 51
Dividends unpaid.....				
Individual deposits subject to check.....			14,520 59	18,685 12
Certificates of deposit.....			107,706 46	102,586 88
Savings deposits.....			16,026 58	25,576 01
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....			\$214,543 80	\$221,071 52

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No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; CHAS. C. WHITNEY, *Cashier*.

DIRECTORS—William B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, Chas. C. Whitney.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				\$109,194 56
Stocks, bonds and mortgages.....				175,673 38
Overdrafts.....				7,476 65
Due from banks in reserve cities.....				39,758 78
Due from other banks and bankers.....				118 47
Banking house.....				3,501 00
Furniture and fixtures.....				1,248 09
Other real estate.....				
Current expenses and taxes paid.....				478 95
Interest paid.....				694 17
Exchanges for clearing house.....				
Checks and cash items.....				1,855 91
Nickels and pennies.....				52 34
Gold coin.....				5,060 00
Silver coin.....				1,104 65
U. S. and national bank notes.....				11,470 00
Totals.....				\$357,676 90
Liabilities.				
Capital stock paid in.....				\$100,000 00
Surplus fund.....				
Undivided profits.....				3,145 29
Dividends unpaid.....				
Individual deposits subject to check.....				27,520 09
Certificates of deposit.....				
Savings deposits.....				227,011 52
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....				\$357,676 90

REPORT OF THE COMMISSIONER OF

No. 24.

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 23, 1886.

JNO. BORLAND, *President*; WALTER WALKER, *Vice President*; JNO. BORLAND, JR., *Cashier*; W. J. ABBE, *Assistant Cashier*.

DIRECTORS—John Borland, J. E. Coope, Walter Walker, Edward E. Palmer, D. V. Yerex, John Borland, Jr.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$118,213 22	\$117,613 70	\$117,509 30	\$102,827 95
Stocks, bonds and mortgages.....	30,020 49	34,308 85	24,139 49	37,459 87
Overdrafts.....	701 35	788 75	465 58	4,326 72
Due from banks in reserve cities.....	26,490 27	22,825 12	20,885 39	38,548 25
Due from other banks and bankers.....	576 00	2,755 50	1,315 50	1,285 52
Banking house.....	4,923 44	4,923 44	4,923 44	4,923 44
Furniture and fixtures.....	1,891 04	1,891 04	1,891 04	1,891 04
Other real estate.....	720 66	720 66	720 66	720 66
Current expenses and taxes paid.....	1,160 64	45 41	751 27	1,364 20
Interest paid.....	208 22	1 49	61 58	2,573 73
Exchanges for clearing house.....				
Checks and cash items.....	625 33	1,325 04	824 84	1,166 77
Nickels and pennies.....	81 82	70 65	42 24	56 69
Gold coin.....	530 00	25 00	280 00	320 00
Silver coin.....	486 00	1,947 00	775 00	2,064 65
U. S. and national bank notes.....	6,286 00	8,742 00	8,427 00	7,999 00
Totals.....	\$192,914 58	\$197,064 65	\$193,022 43	\$206,970 39
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,750 00	4,250 00	4,250 00	4,250 00
Undivided profits.....	6,154 12	976 47	3,472 30	9,790 69
Dividends unpaid.....				
Individual deposits subject to check.....	131,788 40	189,532 01	130,213 36	138,409 93
Certificates of deposit.....	1,222 06	2,326 17	5,086 77	4,459 77
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$192,914 58	\$197,064 65	\$193,022 43	\$206,970 39

No. 58.

IONIA COUNTY SAVINGS BANK, IONIA.

Organized January 4, 1886.

H. R. WAGAR, *President*; L. B. TOWNSEND, *Vice President*; JOSIAH E. JUST, *Cashier*.

DIRECTORS—Larmon B. Townsend, Chauncey J. Rumsey, Nathan B. Hayes, A. F. Kelsey, Josiah E. Just, Allen S. Wright, L. N. Olmsted, H. R. Wagar, Franklin H. Doland.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$179,279 76	\$193,880 00	\$178,031 24	\$194,665 51
Stocks, bonds and mortgages.....	120,129 04	122,404 04	127,856 37	132,211 37
Overdrafts.....	10,455 40	8,625 47	6,219 00	11,966 18
Due from banks in reserve cities.....	20,947 76	19,247 94	18,717 98	19,606 89
Due from other banks and bankers.....	10,259 09	11,150 53	5,389 89	11,105 82
Banking house.....				
Furniture and fixtures.....	3,431 96	3,922 96	3,979 71	3,962 01
Other real estate.....				
Current expenses and taxes paid.....	1,790 67	186 98	1,163 86	2,490 37
Interest paid.....	3,262 21	172 45	1,584 07	3,272 08
Exchanges for clearing house.....				
Checks and cash items.....	4,612 16	1,833 57	19,306 41	4,541 48
Nickels and pennies.....	21 45	12 02	7 74	25 45
Gold coin.....	1,435 00	845 00	895 00	2,025 00
Silver coin.....	1,225 70	2,580 70	2,784 40	5,260 67
U. S. and national bank notes.....	18,797 00	28,116 00	21,000 00	18,992 00
Totals.....	\$375,647 20	\$392,447 66	\$381,415 67	\$410,144 38
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,000 00	7,000 00	7,000 00	7,000 00
Undivided profits.....	8,217 73	1,382 89	5,506 77	10,294 79
Dividends unpaid.....		112 00	59 50	
Individual deposits subject to check.....	41,184 90	47,126 69	26,041 74	41,699 28
Certificates of deposit.....	219,607 18	233,611 06	236,171 23	235,093 40
Savings deposits.....	50,051 53	52,849 10	57,496 27	57,888 19
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	535 86	365 92	140 17	668 67
Notes and bills rediscounted.....				7,500 00
Bills payable.....				
Totals.....	\$375,647 20	\$392,447 66	\$381,415 67	\$410,144 38

REPORT OF THE COMMISSIONER OF

No. 135.

COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

JESSE SPALDING, *President*; JOHN F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*.

DIRECTORS—Jesse Spalding, Warren J. Davis, Herbert M. Pelham, Oliver Evans, Ed L. Parmenter, M. Levy, A. F. Wright, J. F. Hancock, F. C. Swart.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$86,129 35	\$108,780 42	\$99,992 14	\$87,066 80
Stocks, bonds and mortgages.....			3,800 00	8,665 00
Overdrafts.....	239 02	308 60	658 61	988 82
Due from banks in reserve cities.....	43,420 64	15,719 09	15,506 87	18,034 36
Due from other banks and bankers.....	1,817 56	2,261 52	993 96	1,378 81
Banking house.....				
Furniture and fixtures.....	925 52	1,375 52	1,891 52	1,891 52
Other real estate.....				
Current expenses and taxes paid.....	1,328 28	180 51	1,392 08	2,396 55
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	217 30	228 42	510 45	526 09
Nickels and pennies.....	106 01	78 15	180 43	82 90
Gold coin.....	5,505 00	6,000 00	4,915 00	5,165 00
Silver coin.....	1,680 00	1,178 00	2,475 50	2,695 25
U. S. and national bank notes.....	13,630 00	6,939 00	4,950 00	5,526 00
Totals.....	\$154,897 66	\$138,544 23	\$137,216 56	\$134,376 01
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	991 47	812 08	2,162 65	4,013 61
Dividends unpaid.....				
Individual deposits subject to check.....	92,008 44	72,573 08	64,533 37	54,696 73
Certificates of deposit.....	11,342 70	15,573 63	14,218 40	12,695 79
Savings deposits.....			6,021 81	10,248 02
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	560 05	85 46	280 33	2,721 86
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$154,897 66	\$138,544 23	\$137,216 56	\$134,376 01

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

WM. SEDGWICK, *President*; OLE WALSETH, *Vice President*; I. B. ROBERTS, *Cashier*;
D. P. HOUSEHOLDER, *Assistant Cashier*.

DIRECTORS—E. E. Osborne, Wm. H. Williams, Otto Eger, Timothy Hughes, Robert Maxwell, Ole Walseth,
Wm. Sedgwick, F. Braastad, Thos. Watters.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$136,723 86	\$128,104 96	\$130,698 11	\$131,075 59
Stocks, bonds and mortgages.....	43,392 17	56,430 49	49,845 65	50,068 28
Overdrafts.....	2,081 83	1,514 41	2,986 01	2,654 65
Due from banks in reserve cities.....	63,480 13	57,082 83	42,755 10	24,508 66
Due from other banks and bankers.....	601 93	1,586 34	3,204 28	3,237 13
Banking house	15,500 00	15,500 00	15,500 00	15,500 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Current expenses and taxes paid.....				
Interest paid	60 00	60 00		
Exchanges for clearing house.....				
Checks and cash items	1,164 23	893 05	1,798 55	2,371 87
Nickels and pennies.....	51 81	13 89	22 67	29 12
Gold coin.....	18,692 50	18,357 50	19,547 50	12,705 00
Silver coin	301 00	1,130 00	1,093 00	2,900 00
U. S. and national bank notes	4,608 00	4,313 00	2,189 00	2,383 00
Totals.....	\$287,607 05	\$285,890 47	\$270,379 87	\$248,462 80
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	3,619 83	4,859 38	5,769 75	7,731 77
Dividends unpaid	112 00	32 00	32 00	32 00
Individual deposits subject to check	170,148 02	167,574 97	134,958 36	99,497 17
Certificates of deposit	18,662 64	18,211 74	29,953 59	33,488 59
Savings deposits	37,907 91	39,629 26	44,666 17	50,074 57
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	2,157 16	1,063 17		2,688 70
Notes and bills rediscounted				
Bills payable				
Totals.....	\$287,607 05	\$285,890 47	\$270,379 87	\$248,462 80

REPORT OF THE COMMISSIONER OF

No. 68.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865.

W. D. THOMPSON, *President*; R. H. EMERSON, *Vice President*; BENJAMIN NEWKIRK, *Cashier*;
G. R. BYRNE, *Assistant Cashier*.

DIRECTORS—W. D. Thompson, B. Newkirk, G. R. Byrne, R. H. Emerson, W. M. Thompson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$414,864 79	\$404,338 62	\$390,794 99	\$414,736 17
Stocks, bonds and mortgages	186,000 00	186,000 00	185,500 00	185,500 00
Overdrafts	3,110 67	1,291 13	2,073 66	2,479 73
Due from banks in reserve cities	95,195 05	85,131 63	99,350 95	65,405 24
Due from other banks and bankers	45 98	2 00	-----	2,263 15
Banking house	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	20,800 00	20,425 00	20,425 00	23,104 96
Current expenses and taxes paid	3,531 87	170 68	2,947 49	4,817 48
Interest paid	-----	-----	-----	-----
Exchanges for clearing house	2,374 08	1,654 91	2,078 50	6,105 96
Checks and cash items	16 84	-----	11 54	3 22
Nickels and pennies	185 50	68 25	45 50	71 80
Gold coin	4,470 00	4,727 50	6,370 00	3,500 00
Silver coin	2,134 50	3,310 00	3,395 00	3,297 20
U. S. and national bank notes	31,692 00	39,012 00	23,008 00	17,473 00
Totals	\$774,221 29	\$756,126 77	\$745,994 63	\$738,757 96
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits	72,180 37	73,790 17	65,293 47	71,833 70
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	323,186 85	303,299 96	314,205 16	304,105 61
Certificates of deposit	128,854 07	128,339 01	116,474 20	112,064 63
Savings deposits	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks outstanding	-----	-----	-----	-----
Due to banks and bankers	-----	737 61	21 80	754 02
Notes and bills rediscounted	-----	-----	-----	-----
Bills payable	-----	-----	-----	-----
Totals	\$774,221 29	\$756,126 77	\$745,994 63	\$738,757 96

No. 14.

THE UNION BANK, JACKSON.

Organized November 1, 1888.

WM. H. WITHERINGTON, *President*; C. C. BLOOMFIELD, *Vice President*; A. B. ROBINSON, *Manager*;
A. M. WALKER, *Cashier*.DIRECTORS—L. H. Field, Thos. A. Wilson, Zenas C. Eldred, Addison B. Robinson, Dwight S. Smith,
Chas. C. Bloomfield, Wm. H. Withington.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$507,429 44	\$507,425 45	\$527,082 30	\$514,017 80
Stocks, bonds and mortgages.....	176,020 88	194,891 83	196,272 88	206,350 59
Overdrafts.....	1,651 08	8,149 30	3,012 63	13,855 17
Due from banks in reserve cities.....	172,718 87	121,968 12	133,621 71	82,687 46
Due from other banks and bankers.....	2,600 00			
Banking house.....	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures.....	1,875 68	1,875 63	1,875 68	1,875 68
Other real estate.....	3,888 65	3,888 65	3,888 65	3,888 65
Current expenses and taxes paid.....	4,325 33	761 81	3,754 81	7,662 30
Interest paid.....	1,667 66	226 67	1,413 49	8,043 96
Exchanges for clearing house.....	10,702 08	6,817 08	13,049 74	8,436 20
Checks and cash items.....	2,090 89	1,492 46	1,154 91	3,081 10
Nickels and pennies.....	1,087 10	798 00	985 70	1,009 25
Gold coin.....	28,842 50	40,050 00	36,412 50	7,187 50
Silver coin.....	1,314 00	3,888 90	4,327 00	4,993 15
U. S. and national bank notes.....	24,725 00	12,482 00	16,796 00	21,327 00
Totals.....	\$967,889 06	\$981,114 90	\$970,597 94	\$911,370 31
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	23,000 00	23,000 00	23,000 00
Undivided profits.....	83,086 48	19,486 51	31,104 78	39,724 63
Dividends unpaid.....		577 50		
Individual deposits subject to check.....	202,043 58	160,495 15	163,411 73	133,548 39
Certificates of deposit.....	190,686 12	209,620 61	230,755 96	208,000 61
Savings deposits.....	413,086 63	404,085 77	411,056 93	395,280 46
Certified checks.....			1,500 00	2,000 00
Cashier's checks outstanding.....				
Due to banks and bankers.....	9,036 25	13,889 36	9,768 54	9,831 23
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$967,889 06	\$981,114 90	\$970,597 94	\$911,370 31

REPORT OF THE COMMISSIONER OF

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; J. A. SIBBALD, *Vice President*; CHAS. F. WADE, *Cashier*; W. M. WETMORE, *Assistant Cashier*.

DIRECTORS—Ebenezer O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wisner, Charles F. Wade.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$117,880 78	\$141,193 48	\$159,953 93	\$170,157 60
Stocks, bonds and mortgages.....	22,229 92	23,279 92	25,279 92	25,379 92
Overdrafts.....	3,158 37	6,718 56	4,547 14	4,748 82
Due from banks in reserve cities.....	32,598 37	25,519 86	15,958 98	18,570 67
Due from other banks and bankers.....	92 00	90 00		
Banking house.....				
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Current expenses and taxes paid.....	220 14	574 56	1,262 37	1,614 27
Interest paid.....	541 02	1,180 88	1,780 99	2,510 53
Premiums paid.....			75 00	75 00
Checks and cash items.....	84 76	142 55	389 41	618 68
Nickels and pennies.....	67 57	61 91	123 54	75 10
Gold coin.....	6,375 00	5,080 00	5,540 00	5,862 50
Silver coin.....	1,278 85	1,185 70	967 35	1,169 50
U. S. and national bank notes.....	10,243 00	8,797 00	4,545 00	4,719 00
Totals.....	\$196,839 78	\$215,314 42	\$222,023 63	\$237,096 58
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits.....	2,626 99	4,068 76	6,428 76	8,351 42
Dividends unpaid.....				
Individual deposits subject to check.....	31,344 79	27,946 66	32,088 85	24,044 16
Certificates of deposit.....	108,368 00	129,329 00	129,288 00	138,701 00
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			223 02	
Notes and bills rediscounted.....				12,000 00
Bills payable.....				
Totals.....	\$196,839 78	\$215,314 42	\$222,023 63	\$237,096 58

No. 147.

HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

H. B. COLMAN, *President*; F. B. ORCUTT, *Vice President*; VERNON T. BARKER, *Cashier*.

DIRECTORS—Nehemiah Chase, Leonard G. Bragg, Herman H. Schaberg, James T. Upjohn, Wm. G. Howard, H. B. Colman, F. B. Orcutt, Vernon T. Barker, Joseph Speyer, Otto Ihling, Frank J. McEntee.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				
Stocks, bonds and mortgages.....				
Overdrafts.....				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

CHAS. J. MONROE, *President*; HENRY BREESE, *Vice President*; R. J. WILLIAMSON, *Cashier*;
F. G. DEWEY, *Assistant Cashier*.DIRECTORS—C. J. Monroe, Henry Brees, Wm. G. Kirby, Jno. Mackey, Wm. J. Kirby, A. C. Wortley,
R. J. Williamson, Frederick A. Smith, John W. Kirby.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$262,090 67	\$267,067 44	\$289,700 96	\$308,314 14
Stocks, bonds and mortgages.....	278,068 03	281,809 93	285,306 98	295,215 23
Overdrafts.....			166 51	
Due from banks in reserve cities.....	122,722 70	114,070 26	95,569 89	65,450 51
Due from other banks and bankers.....				
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....				
Other real estate.....	16,000 00	16,000 00	16,000 00	16,000 00
Current expenses and taxes paid.....	2,719 93	905 03	1,869 84	539 25
Interest paid.....	10,615 04	579 45	1,161 45	166 23
Exchanges for clearing house.....				
Checks and cash items.....	624 64	216 03	612 19	894 74
Nickels and pennies.....	745 38	680 71	565 30	586 73
Gold coin.....	12,895 00	14,590 00	13,585 00	14,637 50
Silver coin.....	1,445 00	2,167 00	2,090 00	2,348 00
U. S. and national bank notes.....	28,262 00	28,847 00	26,588 00	31,491 00
Totals.....	\$740,688 89	\$731,962 84	\$743,215 07	\$740,663 33
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	37,000 00	37,000 00	37,000 00
Undivided profits.....	21,875 26	9,098 89	15,058 56	10,494 56
Dividends unpaid.....				
Individual deposits subject to check.....	40,815 58	30,812 93	32,480 00	31,472 63
Certificates of deposit.....	110,936 92	120,378 79	126,855 72	121,089 10
Savings deposits.....	462,299 23	468,004 46	458,826 19	469,944 81
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	20,761 40	16,857 77	23,519 60	20,662 24
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$740,688 89	\$731,962 84	\$743,215 07	\$740,663 33

No. 41.

LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

H. R. WAGAR, *President*; E. E. WAGAR, *Vice President*; W. J. PERCIVAL, *Cashier*.

DIRECTORS—H. R. Wagar, F. L. Wagar, O. E. Wagar, E. E. Wagar, N. W. Page.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$20,288 08	\$17,568 78	\$18,648 69	\$17,620 28
Stocks, bonds and mortgages.....	4,908 40	4,970 00	4,905 00	4,905 00
Overdrafts.....	1,852 72	437 55	1,711 02	2,966 04
Due from banks in reserve cities.....	378 26	3,596 40	4,053 96	1,320 49
Due from other banks and bankers.....	838 35	875 00	875 00	875 00
Banking house.....	1,200 00	1,200 00	1,200 00	1,200 00
Furniture and fixtures	908 65	908 65	908 65	908 65
Other real estate.....	13,725 00	13,915 00	13,718 00	13,498 09
Current expenses and taxes paid.....	415 03	4 00	283 33	438 64
Interest paid.....	109 71	4 63	69 78	110 79
Exchanges for clearing house.....				
Checks and cash items	716 20	1,117 94	792 01	743 04
Nickels and pennies.....	57 09	47 91	33 90	9 34
Gold coin.....	265 00	455 00	185 00	50 00
Silver coin.....	433 85	980 55	255 00	134 35
U. S. and national bank notes.....	1,335 00	7,678 00	1,186 00	1,218 00
Totals.....	\$47,095 29	\$53,552 41	\$48,275 33	\$45,497 60
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits.....	2,637 98	2,950 88	2,478 30	2,783 05
Dividends unpaid.....			35 00	35 00
Individual deposits subject to check	8,895 45	9,988 28	7,409 67	6,092 83
Certificates of deposit	10,398 35	15,587 15	12,852 36	11,586 06
Savings deposits				
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers	163 51	26 15		45 67
Notes and bills re-discounted.....				
Bills payable				
Totals.....	\$47,095 29	\$53,552 41	\$48,275 33	\$45,497 60

No. 85.

CENTRAL MICHIGAN SAVINGS BANK, LANSING.

Organized May 27, 1875.

ORLANDO F. BARNES, *President*; FREDERICK THOMAN, *Vice President*; NELSON BRADLEY, *Cashier*.

DIRECTORS—Wm. H. Haze, F. Thoman, H. L. George, O. M. Barnes, Nelson Bradley, O. F. Barnes.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$599,568 26	\$552,692 85	\$595,921 93	\$540,061 89
Stocks, bonds and mortgages	236,563 47	229,985 44	247,649 99	237,143 03
Overdrafts	7,109 38	8,747 32	9,431 92	7,178 39
Due from banks in reserve cities	87,386 50	96,926 60	60,552 96	97,162 71
Due from other banks and bankers	697 09			
Banking house				
Furniture and fixtures	1,426 74	1,426 74	1,426 74	1,426 74
Other real estate				
Current expenses and taxes paid	3,113 31	23 05	2,253 47	3,905 71
Interest paid				
Exchanges for clearing house				
Checks and cash items	16,504 30	8,534 16	8,216 65	9,323 00
Nickels and pennies	119 77	58 04	186 51	135 54
Gold coin	2,177 50	6,255 00	11,560 00	15,917 50
Silver coin	1,189 85	1,879 60	3,166 20	2,323 60
U. S. and national bank notes	6,721 00	11,577 00	7,480 00	5,519 00
Totals	\$961,577 17	\$920,105 80	\$947,796 47	\$920,601 01
Liabilities.				
Capital stock paid in	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund	92,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	12,339 30	3,339 28	7,964 69	13,105 66
Dividends unpaid				
Individual deposits subject to check	259,902 98	222,970 81	234,230 23	159,543 53
Certificates of deposit	266,351 11	262,277 12	272,344 74	305,323 76
Savings deposits	230,963 78	241,513 59	242,666 23	251,627 72
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted	10,000 00			
Bills payable	25,000 00	25,000 00	25,000 00	25,000 00
Totals	\$961,577 17	\$920,105 80	\$947,796 47	\$920,601 01

No. 16.

INGHAM COUNTY SAVINGS BANK, LANSING.

Organized November 1, 1886.

H. J. Downey, *President*; J. S. Moffett, *Vice President*; HENRY HUMPHREY, *Cashier*; L. ADKLBERT BAKER, *Assistant Cashier*.

DIRECTORS—H. J. Downey, J. S. Moffett, Henry Humphrey, J. R. Esselstyn, Chas. P. Downey, A. C. Nichols, A. T. Davis.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$264 528 31	\$256,088 54	\$258,817 09	\$265,907 39
Stocks, bonds and mortgages	80,478 27	73,545 15	73,470 15	74,755 15
Overdrafts	703 25	1,241 27	820 06	182 86
Due from banks in reserve cities	81,895 85	54,947 88	30,750 47	85,518 00
Due from other banks and bankers	677 41	124 82	-----	74 42
Banking house	-----	-----	-----	-----
Furniture and fixtures	1,472 94	1,472 94	1,472 94	2,867 79
Other real estate	-----	-----	-----	-----
Current expenses and taxes paid	30 80	66 06	490 06	43 70
Interest paid	-----	-----	-----	-----
Exchanges for clearing house	798 72	422 05	227 41	336 29
Checks and cash items	1,011 10	1,576 87	1,755 96	146 84
Nickels and pennies	249 55	230 35	230 56	238 43
Gold coin	2,985 00	3,570 00	3,066 00	3,570 00
Silver coin	1,008 25	1,081 06	2,650 40	1,586 80
U. S. and national bank notes	6,097 00	5,467 00	3,725 00	6,120 00
Totals	\$392,926 45	\$399,773 98	\$382,556 28	\$391,297 67
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits	11,980 84	11,445 44	15,920 31	16,902 22
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	41,180 87	60,981 32	45,720 40	40,808 53
Certificates of deposit	63,430 73	62,102 97	60,218 87	81,750 48
Savings deposits	181,364 51	171,244 25	175,906 70	167,142 06
Certified checks	-----	-----	-----	-----
Cashier's checks outstanding	-----	-----	-----	-----
Due to banks and bankers	-----	-----	-----	-----
Notes and bills rediscounted	5,000 00	-----	-----	-----
Bills payable	-----	-----	-----	-----
Totals	\$392,926 45	\$399,773 98	\$382,556 28	\$391,297 67

REPORT OF THE COMMISSIONER OF

No. 133.

LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

ORLANDO M. BARNES, *President*; JAMES W. POTTER, *Vice President*; WM. DONOVAN, *Second Vice President*; J. EDWARD ROE, *Cashier*.

DIRECTORS—Orlando M. Barnes, James W. Potter, Wm. H. Haze, John Robson, Clarence E. Bement, F. M. Alsdorf, Albert F. Rouse, Richard A. Montgomery, Wm. Donovan.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$221,830 53	\$302,301 73	\$351,808 59	\$350,763 41
Stocks, bonds and mortgages.....	53,390 00	56,690 00	67,540 00	88,640 00
Overdrafts.....	1,754 95	1,856 73	619 98	413 89
Due from banks in reserve cities.....	55,793 49	38,183 06	20,829 34	32,958 10
Due from other banks and bankers.....	8,523 54	2,030 09	12,563 32	-----
Banking house.....	41,300 00	23,700 00	23,700 00	23,700 00
Furniture and fixtures.....	25 00	1,069 08	2,328 73	2,498 11
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,524 83	184 24	-----	1,068 89
Interest paid.....	11 25	23 26	-----	1,749 90
Exchanges for clearing house.....	662 38	4,041 11	2,440 95	3,041 34
Checks and cash items.....	2,000 00	-----	1,748 07	4,500 00
Nickels and pennies.....	9 12	18 02	73 20	48 88
Gold coin.....	7,590 00	6,175 00	6,040 00	6,170 00
Silver coin.....	1,661 80	1,168 00	1,722 20	1,517 00
U. S. and national bank notes.....	8,440 00	9,361 00	5,100 00	5,791 00
Totals.....	\$384,416 89	\$446,751 26	\$497,514 43	\$523,850 23
Liabilities.				
Capital stock paid in.....	\$160,840 00	\$183,320 00	\$200,000 00	\$200,000 00
Surplus fund.....	-----	-----	-----	-----
Undivided profits.....	4,161 76	6,151 74	11,676 89	17,557 23
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	144,005 98	164,535 33	159,632 44	145,796 22
Certificates of deposit.....	57,441 07	72,956 16	100,906 06	125,114 95
Savings deposits.....	17,968 08	20,288 04	25,299 04	34,381 84
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$384,416 89	\$446,751 26	\$497,514 43	\$523,850 23

No. 46.

PEOPLE'S SAVINGS BANK, LANSING.

Organized May 18, 1885.

WM. J. BEAL, *President*; A. A. WILBUR, *Vice President*; C. H. OSBAND, *Cashier*.

DIRECTORS—A. A. Wilbur, C. H. Osband, Wm. J. Beal, A. J. Cook, Christian Breisch, John Robeson, Jay P. Lee, Sam'l H. Row, Chas. Broas.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$132,802 84	\$188,786 81	\$269,547 23	\$279,979 29
Stocks, bonds and mortgages.....	16,783 51	17,465 51	23,118 90	25,215 29
Overdrafts.....	2,838 98	2,484 57	2,408 17	5,864 91
Due from banks in reserve cities.....	6,379 33	10,229 57	16,795 60	12,567 68
Due from other banks and bankers.....	3,497 19	4,966 84	-----	8,064 79
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	3,235 05	3,273 70	3,273 70	3,273 70
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,611 44	54 65	1,618 48	2,692 10
Interest paid.....	254 68	104 47	1,017 26	-----
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	2,061 43	1,481 81	3,029 89	3,369 37
Nickels and pennies.....	81 10	113 87	387 84	422 43
Gold coin.....	1,087 50	3,662 50	5,155 00	6,062 50
Silver coin.....	834 44	1,982 89	3,172 80	2,456 00
U. S. and national bank notes.....	2,712 00	4,597 00	5,432 00	9,683 09
Totals.....	\$175,209 48	\$239,154 60	\$334,956 86	\$359,671 02
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$123,799 67	\$123,991 26
Surplus fund.....	7,000 00	7,000 00	-----	-----
Undivided profits.....	3,944 81	3,240 17	6,080 64	8,574 51
Dividends unpaid.....	44 00	44 00	-----	-----
Individual deposits subject to check.....	22,838 86	55,474 49	73,286 75	70,806 11
Certificates of deposit.....	51,844 89	60,193 32	92,709 23	95,426 51
Savings deposits.....	19,720 58	27,526 18	33,732 47	45,744 26
Deposits for increase of stock.....	44,625 25	60,423 00	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	691 49	253 44	848 10	126 28
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$175,209 48	\$239,154 60	\$334,956 86	\$359,671 02

No. 117.

STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

H. K. WHITE, *President*; C. G. WHITE, *Cashier*; J. B. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. D. Rood, C. G. White, G. W. Rood, H. K. White, E. Brownell, P. White.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$14,776 68	\$17,276 68	\$16,276 68	\$21,626 68
Stocks, bonds and mortgages.....	13,510 00	21,860 00	22,650 00	20,210 00
Overdrafts.....				
Due from banks in reserve cities.....	42,905 04	42,065 16	38,497 15	40,980 21
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....	2 00	4 00	35 85	26 85
Interest paid.....	13 92	496 82	47 85	617 07
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....			4 20	4 20
Gold coin.....				
Silver coin.....	4 20	4 20		
U. S. and national bank notes.....	1,080 00	1,080 00	1,080 00	1,080 00
Totals.....	\$77,291 84	\$82,786 86	\$78,591 23	\$84,555 11
Liabilities.				
Capital stock paid in.....	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund.....				
Undivided profits.....	1,117 76	1,272 72	1,806 79	2,131 23
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....	31,174 08	26,513 64	31,784 44	37,423 88
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$77,291 84	\$82,786 86	\$78,591 23	\$84,555 11

No. 8.

PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

M. E. RUMSEY, *President*; O. V. TUTTLE, *Vice President*; W. W. PIERSON, *Cashier*.DIRECTORS—A. R. L. Covert, A. J. Wilson, M. E. Rumsey, J. J. Tuttle, S. O. Russell, O. V. Tuttle,
J. A. Laurfair.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$91,513 84	\$86,929 60	\$85,229 05	\$84,898 83
Stocks, bonds and mortgages.....	3,254 40	3,254 40	3,254 40	3,254 40
Overdrafts.....	5,098 67	5,575 34	7,762 62	3,170 34
Due from banks in reserve cities.....	2,021 05	3,294 50	3,287 71	6,142 66
Due from other banks and bankers.....	839 18	175 00	249 50	-----
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	760 17	37 30	297 08	906 45
Interest paid.....	-----	-----	-----	117 85
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	106 71	145 00	92 00	265 00
Nickels and pennies.....	9 83	13 89	12 67	8 61
Gold coin.....	1,760 00	1,660 00	1,200 00	3,317 50
Silver coin.....	210 00	311 00	640 00	793 00
U. S. and national bank notes.....	3,352 00	7,760 00	3,184 00	4,942 00
Totals.....	\$113,910 85	\$114,155 58	\$110,138 98	\$112,311 64
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	5,346 97	2,012 42	3,163 62	4,795 52
Dividends unpaid.....	290 00	1,544 00	1,062 00	824 00
Individual deposits subject to check.....	22,680 39	22,244 30	22,779 92	23,405 75
Certificates of deposit.....	23,225 21	24,413 81	23,114 44	22,346 37
Savings deposits.....	-----	-----	-----	-----
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	552 28	-----	-----	-----
Notes and bills rediscounted.....	1,816 00	3,941 00	-----	1,000 00
Bills payable.....	-----	-----	-----	-----
Totals.....	\$113,910 85	\$114,155 58	\$110,138 98	\$112,311 64

REPORT OF THE COMMISSIONER OF

No. 111.

LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

A. J. BOWNE, *President*; DANIEL STRIKER, *Vice President*; M. C. GRISWOLD, *Cashier*.

DIRECTORS—A. J. Bowne, Daniel Striker, M. C. Griswold, R. E. Combs, J. C. Griswold.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$102,601 49	\$116,675 85	\$112,210 55	\$129,637 84
Stocks, bonds and mortgages.....	14,171 40	12,332 09	12,557 39	13,767 88
Overdrafts.....	7 57		423 54	
Due from banks in reserve cities.....	8,514 88	4,404 87	21,740 68	9,235 64
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate.....				
Current expenses and taxes paid.....	836 02		641 10	1,247 66
Interest paid.....	1,041 63	38 81	375 14	1,484 08
Exchanges for clearing house.....				
Checks and cash items.....	4,545 27	2,446 99	2,799 96	1,450 30
Nickels and pennies.....	99 27	149 93	114 54	109 90
Gold coin.....	797 50	777 25	745 00	927 50
Silver coin.....	2,115 25	1,160 45	540 85	1,537 60
U. S. and national bank notes.....	8,194 00	5,915 00	4,065 00	7,792 00
Totals.....	\$149,424 88	\$151,401 24	\$163,213 74	\$173,730 30
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	300 00	300 00	300 00	300 00
Undivided profits.....	3,978 75	1,994 34	3,628 46	6,293 46
Dividends unpaid.....				
Individual deposits subject to check.....	19,986 21	20,631 27	21,896 63	27,320 99
Certificates of deposit.....	100,344 42	103,475 63	112,448 65	114,816 85
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$149,424 38	\$151,401 24	\$163,213 74	\$173,730 30

No. 92.

THE COMMERCIAL AND SAVINGS BANK, LUDINGTON.

Organized February 4, 1890.

ANTOINE E. CARTIER, *President*; THOS. P. McMASTER, *Vice President*; W. L. HAMMOND, *Cashier*;
GEO. R. CARTIER, *Assistant Cashier*.

DIRECTORS—Otis Fuller, A. E. Cartier, H. S. Fuller, H. C. Ransom, W. A. Cartier, Thos. P. McMaster,
J. Edwin Smith, Wm. Rath, Geo. F. Marvin.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$109,411 12	\$143,690 13	\$158,464 80	\$235,225 59
Stocks, bonds and mortgages.....	21,910 85	21,226 85	38,970 68	26,270 17
Overdrafts.....	818 99	1,511 90	1,066 32	913 02
Due from banks in reserve cities.....	17,912 55	1,352 58	3,246 62	20,811 69
Due from other banks and bankers.....	8,594 86	2,570 34	4,931 96	.....
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	.....	.....	.....	.....
Current expenses and taxes paid.....	4 96	57 75	1,218 81	243 56
Interest paid.....	.....	.....	.....	.....
Exchanges for clearing house.....	.....	.....	.....	.....
Checks and cash items.....	821 97	1,186 77	192 52	546 28
Nickels and pennies.....	309 54	42 85	125 48	31 61
Gold coin.....	480 00	1,085 00	630 00	70 00
Silver coin.....	993 15	578 15	1,136 00	672 00
U. S. and national bank notes.....	2,324 00	4,285 00	3,608 00	3,348 00
Totals.....	\$172,581 49	\$187,536 77	\$222,591 19	\$297,231 92
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	4,000 00	6,000 00	6,000 00
Undivided profits.....	1,842 59	2,324 50	2,837 66	2,970 53
Dividends unpaid.....	.....	.....	.....	.....
Individual deposits subject to check.....	50,257 68	55,189 32	64,454 85	60,563 74
Certificates of deposit.....	28,944 63	32,562 27	31,525 97	36,418 20
Savings deposits.....	9,886 59	16,049 95	16,409 58	24,340 53
Certified checks.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Due to banks and bankers.....	.....	.....	.....	.....
Notes and bills rediscounted.....	27,650 00	24,960 73	46,363 13	59,938 92
Bills payable.....	.....	2,500 00	5,000 00	7,000 00
Totals.....	\$172,581 49	\$187,536 77	\$222,591 19	\$297,231 92

No. 130.

ANTRIM COUNTY STATE SAVINGS BANK, MANCERLONA.

Organised January 20, 1892.

H. KNICKERBOCKER, *President*; E. L. J. MILLS, *Cashier*.

DIRECTORS—Warren E. Watson, Charles E. Blakely, Elias C. Burnett, Phineas Medalie, F. C. Hertaler, H. T. Allerton, W. H. Thompson, Walter Kephart, E. L. J. Mills, H. Knickerbocker, O. S. Rodenbaugh.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$24,777 28	\$29,025 93	\$33,722 28	\$33,044 98
Stocks, bonds and mortgages.....	1,193 60	1,425 00	1,461 19	1,347 99
Overdrafts.....	34 75	233 75	634 86	1,069 36
Due from banks in reserve cities.....	31,365 67	21,578 47	11,937 51	16,335 11
Due from other banks and bankers.....	2,388 75	2,324 66	2,389 30	2,361 33
Banking house.....		1,267 17	2,382 83	2,348 03
Furniture and fixtures.....	1,453 50	1,452 50	1,460 53	2,325 35
Other real estate.....	500 00			
Current expenses and taxes paid.....	1,469 99	67 80	684 37	1,192 84
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	123 32	1,710 88	2,191 92	2,291 69
Nickels and pennies.....	85 56	36 99	47 50	68 23
Gold coin.....	1,765 00	1,727 50	1,630 00	1,275 09
Silver coin.....	838 30	650 50	1,257 45	406 25
U. S. and national bank notes.....	4,345 00	3,566 00	2,626 00	6,078 09
Totals.....	\$70,899 70	\$65,667 14	\$62,975 74	\$71,686 19
Liabilities.				
Capital stock paid in.....	\$24,480 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits.....	1,500 87	666 60	1,721 70	2,971 45
Dividends unpaid.....				
Individual deposits subject to check.....	31,588 23	25,424 26	21,712 23	21,442 39
Certificates of deposit.....	13,330 60	14,576 28	14,541 82	22,272 35
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$70,899 70	\$65,667 14	\$62,975 74	\$71,686 19

No. 88.

PEOPLE'S BANK, MANCHESTER.

Organized July 18, 1871.

FRANK SPAFARD, *President*; J. D. COREY, *Vice President*; C. W. CASE, *Cashier*.DIRECTORS—S. W. Clarkson, C. W. Case, J. Kingsley, S. E. Jaynes, F. Valentine, L. D. Watkins,
F. Spafard, J. D. Corey, W. Burtless, A. F. Freeman.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$68,203 89	\$60,356 46	\$63,021 12	\$75,749 64
Stocks, bonds and mortgages	12,691 53	12,591 53	13,191 53	13,191 53
Overdrafts	118 16	1,560 49	508 88	263 51
Due from banks in reserve cities	27,939 05	14,347 61	16,908 16	6,103 57
Due from other banks and bankers	3,271 95	1,683 50	-----	777 50
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	1,607 13	1,607 13	1,607 13	1,607 13
Other real estate	23,120 00	24,620 00	24,620 00	24,620 00
Current expenses and taxes paid	512 71	219 86	270 66	825 78
Interest paid	-----	-----	-----	-----
Exchanges for clearing house	-----	-----	-----	-----
Checks and cash items	32 25	42 83	86 20	254 50
Nickels and pennies	15 86	12 86	10 29	21 11
Gold coin	1,085 00	1,477 50	1,296 00	1,150 00
Silver coin	747 80	996 00	650 00	660 00
U. S. and national bank notes	4,509 00	2,756 00	2,831 00	2,820 00
Totals	\$149,854 33	\$158,773 76	\$150,497 92	\$134,044 27
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,042 36	2,454 37	2,454 37	2,454 37
Undivided profits	2,125 54	334 66	2,555 58	3,967 70
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	46,058 98	45,710 55	45,683 10	34,583 00
Certificates of deposit	49,627 45	60,274 18	49,849 87	43,069 14
Savings deposits	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks outstanding	-----	-----	-----	-----
Due to banks and bankers	-----	-----	-----	-----
Notes and bills re-discounted	-----	-----	-----	-----
Bills payable	-----	-----	-----	-----
Totals	\$149,854 33	\$158,773 76	\$150,497 92	\$134,044 27

No. 116.

MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

THOMAS KENNY, *President*; EDWIN RUSSELL, *Vice President*; W. G. GREGORY, *Cashier*.

DIRECTORS—Thos. Kenny, C. A. Waal, J. Kirster, E. Russell, F. C. Reynolds, J. H. Grant, E. G. Filer.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$125,481 36	\$95,030 70	\$95,003 61	\$125,709 74
Stocks, bonds and mortgages	29,830 00	31,830 00	34,970 00	59,570 00
Overdrafts	62 10	101 88	305 36	339 17
Due from banks in reserve cities	13,158 96	47,956 47	50,782 01	16,009 41
Due from other banks and bankers		8 06		30 96
Banking house				
Furniture and fixtures	1,219 76	1,256 76	1,234 26	1,200 00
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house				
Checks and cash items	514 63	2,023 44	42 09	363 42
Nickels and pennies	207 55	247 96	239 59	257 57
Gold coin	2,407 50	2,122 50	2,210 00	2,397 50
Silver coin	1,301 75	814 90	290 60	1,802 75
U. S. and national bank notes	11,515 00	5,247 00	12,232 00	11,689 00
Totals	\$185,698 60	\$186,644 67	\$197,360 12	\$219,968 52
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund				
Undivided profits	2,128 58	1,787 05	2,366 77	3,941 20
Dividends unpaid				
Individual deposits subject to check	72,932 92	68,732 62	58,365 87	56,120 49
Certificates of deposit	19,051 52	21,021 08	22,914 78	36,837 69
Savings deposits	40,412 10	44,695 58	62,535 22	73,069 14
Certified checks	500 00			
Cashier's checks outstanding				
Due to banks and bankers	623 48	453 34	627 43	
Notes and bills re-discounted				
Bills payable				
Totals	\$185,698 60	\$186,644 67	\$197,360 12	\$219,968 52

No. 21.

THE MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

WM. H. HILL, *President*; JNO. D. MERSEBAU, *Vice President*; WILLIS C. MARSH, *Cashier*;
HENRY W. CLARKE, *Assistant Cashier*.

DIRECTORS—Abijah Weston, Wm. H. Hill, Martin H. Quirk, Jno. D. Mersereau, George H. Orr.

Resources.	Report of May 17.	Report of July 13.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$146,175 68	\$160,346 78	\$143,607 84	\$175,098 04
Stocks, bonds and mortgages.....	19,319 23	18,597 67	19,043 65	25,087 08
Overdrafts.....	6,100 77	105 67	1,599 93	217 40
Due from banks in reserve cities.....	5,226 02	8,206 86	6,180 79	11,765 06
Due from other banks and bankers.....	1,821 70	1,279 29	772 73	2,283 46
Banking house.....				
Furniture and fixtures.....	1,635 22	1,635 22	1,635 22	1,635 22
Other real estate.....	17,722 94	14,720 54	14,944 64	13,315 74
Current expenses and taxes paid.....	3,104 28	23 80	1,429 82	2,553 58
Interest paid.....	558 89	19 72	447 73	912 20
Exchanges for clearing house.....				
Checks and cash items.....	202 38	757 38	775 51	140 00
Nickels and pennies.....	241 57	174 26	313 23	108 20
Gold coin.....	1,820 00	4,380 00	2,665 00	1,575 00
Silver coin.....	892 00	2,095 85	943 00	1,780 00
U. S. and national bank notes.....	5,142 00	14,872 00	9,224 00	6,976 00
Totals.....	\$209,962 63	\$225,213 54	\$203,483 55	\$244,385 08
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	13,000 00	18,000 00	18,000 00
Undivided profits.....	9,387 65	481 43	5,325 68	7,413 45
Dividends unpaid.....				
Individual deposits subject to check.....	73,316 48	99,896 80	89,789 16	81,787 10
Certificates of deposit.....	32,876 05	37,066 22	37,414 23	33,419 68
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		277 09	2 48	
Notes and bills rediscounted.....	29,332 45	20,000 00	3,000 00	43,765 90
Bills payable.....				
Totals.....	\$209,962 63	\$225,213 54	\$203,483 55	\$244,385 08

No. 121.

FIRST STATE SAVINGS BANK OF MARINE CITY, MARINE CITY.

Organized September 1, 1901.

ROBERT LEITCH, *President*; P. J. KEAN, *Vice President*; W. H. SCOTT, *Second Vice President*; FRANK McELROY, *Cashier*; J. F. LEITCH, *Assistant Cashier*.

DIRECTORS—Robert Leitch, W. H. Scott, F. S. Parker, C. F. Zimmerman, P. J. Kean, B. A. Cottrell, Geo. W. Moore, F. McElroy, A. C. Batobeller.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$96,274 19	\$96,393 58	\$43,796 38	\$48,012 87
Stocks, bonds and mortgages.....	14,950 00	14,950 00	15,400 00	16,778 98
Overdrafts.....	745 06	28 75	68 87	58 28
Due from banks in reserve cities.....	1,606 39	5,254 23	3,887 89	4,646 40
Due from other banks and bankers.....	998 29	5,265 80	1,455 59	2,388 98
Banking house.....				
Furniture and fixtures.....	1,597 26	1,800 00	1,800 00	1,800 00
Other real estate.....				
Current expenses and taxes paid.....	1,173 18	1,362 51	310 87	573 13
Interest paid.....	458 59	633 30	43 95	\$39 00
Exchanges for clearing house.....			3 00	23 00
Checks and cash items.....	88 11	227 48	157 00	226 06
Nickels and pennies.....	65 28	81 38	30 11	33 37
Gold coin.....	323 40	593 40	1,307 40	1,534 90
Silver coin.....	394 20	731 40	960 90	1,655 56
U. S. and national bank notes.....	1,700 00	2,273 00	3,359 00	3,835 00
Totals.....	\$90,380 95	\$99,413 83	\$72,411 46	\$81,704 58
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....			250 00	250 00
Undivided profits.....	2,710 81	3,164 94	630 84	2,369 26
Dividends unpaid.....				
Individual deposits subject to check.....	12,154 00	14,591 48	20,464 74	29,008 48
Certificates of deposit.....	12,399 92	13,160 92	11,886 11	12,399 11
Savings deposits.....	8,116 23	13,496 49	14,179 77	13,683 64
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$90,380 95	\$99,413 83	\$72,411 46	\$81,704 58

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

JOHN W. PORTER, *President*; FRANK HART, *Vice President*; G. W. CARMAN, *Cashier*.DIRECTORS—John Drawe, M. Sicken, M. P. Scott, R. Folkerts, F. Hart, W. F. Sanber, C. A. Blood,
J. W. Porter, Wm. Manual.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$90,498 88	\$107,408 56	\$125,739 85	\$143,598 76
Stocks, bonds and mortgages.....	31,727 00	32,201 50	57,776 00	77,801 86
Overdrafts.....	304 71	609 08	147 46	686 19
Due from banks in reserve cities.....	17,815 02	25,684 21	38,726 02	3,840 11
Due from other banks and bankers.....	589 58	12,999 88	7,396 00	4,097 55
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,180 00	1,180 00	1,180 00	1,180 00
Other real estate.....				
Current expenses and taxes paid.....	1,012 49	161 09	639 50	1,216 83
Interest paid.....	470 61	10 80	186 97	304 77
Exchanges for clearing house.....				
Checks and cash items.....	179 98	892 00	56 84	217 25
Nickels and pennies.....	171 65	171 26	147 56	147 12
Gold coin.....	1,940 75	2,867 50	3,185 00	3,476 00
Silver coin.....	1,905 20	816 50	2,655 80	1,323 19
U. S. and national bank notes.....	5,115 00	8,782 00	8,225 00	8,362 09
Totals.....	\$167,806 77	\$198,799 98	\$252,542 00	\$252,251 54
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,500 00	1,500 00	1,500 00
Undivided profits.....	2,547 80	219 51	1,818 52	3,094 68
Dividends unpaid.....		280 00		
Individual deposits subject to check.....	39,395 43	59,869 82	98,274 44	78,478 69
Certificates of deposit.....	20,050 62	20,110 95	21,987 86	21,074 25
Savings deposits.....	54,812 92	66,720 15	84,011 18	96,108 87
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$167,806 77	\$198,799 98	\$252,542 00	\$252,251 54

REPORT OF THE COMMISSIONER OF

No. 100.

MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

C. H. CALL, *President*; N. M. KAUFMAN, *Vice President*; GEORGE BARNES, *Cashier*; W. B. MCCOMBS, *Assistant Cashier*.

DIRECTORS—M. Breitung, Chas. H. Call, N. M. Kaufman, Wm. F. Fitch, Sam. Mitchell, M. W. O'Brien, Geo. Barnes.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 31.
Loans and discounts.....	\$188,851 29	\$180,370 15	\$305,725 19	\$218,290 24
Stocks, bonds and mortgages.....	124,826 01	122,805 90	116,175 90	123,928 00
Overdrafts.....	830 28	2,076 23	2,762 84	5,872 20
Due from banks in reserve cities.....	21,745 69	8,764 24	42,308 51	44,844 64
Due from other banks and bankers.....	2,163 52	2,741 22	2,042 02	2,916 26
Banking house.....	77,945 98	76,992 18	77,774 86	77,774 86
Furniture and fixtures.....	6,081 78	6,415 10	7,517 60	7,517 60
Other real estate.....				
Current expenses and taxes paid.....	268 36	681 95		166 42
Interest paid.....	508 72	4,172 42	4,716 38	5,125 96
Exchanges for clearing house.....				
Checks and cash items.....	12,145 68	11,848 25	3,422 25	2,781 26
Nickels and pennies.....	171 52	32 25	118 50	103 09
Gold coin.....	5,090 00	2,170 00	2,595 00	7,775 00
Silver coin.....	710 10	1,182 50	2,220 90	1,659 50
U. S. and national bank notes.....	6,880 00	8,770 00	9,201 00	5,776 00
Totals.....	\$449,223 88	\$480,622 39	\$479,482 54	\$505,591 72
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				10,000 00
Undivided profits.....	12,458 16	12,531 65	16,979 22	10,589 94
Dividends unpaid.....				
Individual deposits subject to check.....	94,493 50	76,773 10	59,119 29	105,166 40
Certificates of deposit.....	49,435 29	40,767 05	39,492 17	44,010 88
Savings deposits.....	186,582 60	198,688 96	229,256 37	232,190 26
Certified checks.....				700 00
Cashier's checks outstanding.....				
Due to banks and bankers.....	5,964 32	911 68	4,535 49	1,924 20
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$449,223 88	\$480,622 39	\$479,482 54	\$505,591 72

No. 137.

COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WM. J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; W. T. PHELPS, *Cashier*.

DIRECTORS—J. M. Parsons, John Wiseman, T. L. Cronin, Edgar G. Brewer, M. S. O'Keefe, W. J. Dibble, George Perrett, W. T. Phelps, W. E. Bosley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts		\$10,665 37	\$23,042 09	\$33,019 75
Stocks, bonds and mortgages		10,825 00	21,386 90	48,541 89
Overdrafts				31 12
Due from banks in reserve cities		105,683 62	112,445 70	114,245 53
Due from other banks and bankers		119 46	320 40	137 75
Banking house				
Furniture and fixtures		1,290 16	1,295 08	2,633 69
Other real estate				
Current expenses and taxes paid		712 25	1,440 30	1,795 37
Interest paid				859 01
Exchanges for clearing house				
Checks and cash items		3,491 02	6,124 33	3,197 26
Nickels and pennies		26 29	64 74	41 43
Gold coin		2,140 00	1,942 50	1,730 09
Silver coin		2,243 18	849 05	1,745 65
U. S. and national bank notes		12,485 00	10,262 00	12,110 00
Totals		\$149,661 45	\$195,192 99	\$320,743 26
Liabilities.				
Capital stock paid in		\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund				
Undivided profits		355 89	994 32	2,399 76
Dividends unpaid				
Individual deposits subject to check		31,055 91	26,023 77	40,917 50
Certificates of deposit		16,361 93	15,892 04	16,082 73
Savings deposits		51,907 72	92,233 86	111,353 26
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals		\$149,661 45	\$195,192 99	\$320,743 26

No. 22

FARMERS' BANK, MASON.

Organized June 7, 1886.

M. D. CHATTERTON, *President*; L. C. WEBB, *Vice President*; J. M. DRESSER, *Cashier*; A. J. HALL, *Assistant Cashier*.

DIRECTORS—J. M. Dresser, Harper Road. D. P. Whitmore, Geo. W. Bristol, H. M. Williams, Lewis C. Webb, Mason D. Chatterton, C. G. Huntington, J. K. Elmer.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$164,071 96	\$180,915 44	\$172,466 80	\$183,066 31
Stocks, bonds and mortgages	51,732 96	56,562 98	83,251 97	87,764 97
Overdrafts.....	470 96	233 86	165 20	256 07
Due from banks in reserve cities.....	25,492 31	17,372 60	15,561 66	14,450 30
Due from other banks and bankers		414 09		
Banking house				
Furniture and fixtures	1,450 00	1,450 00	1,450 00	1,450 00
Other real estate.....				
Current expenses and taxes paid.....	278 81	41 55		226 60
Interest paid				
Exchanges for clearing house.....				
Checks and cash items	473 15	321 00	806 73	747 32
Nickels and pennies.....	21 80	168 45	147 18	96 20
Gold coin.....	1,197 50	2,005 00	2,785 00	1,487 50
Silver coin.....	1,246 25	1,524 00	831 50	923 30
U. S. and national bank notes	12,713 00	7,565 00	7,231 00	7,042 09
Totals.....	\$259,148 18	\$268,573 88	\$240,867 13	\$247,567 57
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	3,000 00	3,500 00	3,500 00	3,500 00
Undivided profits	14,424 48	12,317 32	44,226 21	16,679 07
Dividends unpaid				
Individual deposits subject to check	79,501 47	70,152 79	56,269 08	52,917 69
Certificates of deposit	87,222 28	107,808 77	91,771 89	94,195 51
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				4,275 00
Bills payable				
Totals.....	\$259,148 18	\$268,573 88	\$240,867 13	\$247,567 57

No. 107.

FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

HENRY L. HENDERSON, *President*; O. W. HALSTEAD, *Vice President*; F. E. DENSMORE, *Cashier*.

DIRECTORS—L. C. Webb, O. W. Halstead, Chas. J. Rayner, L. S. Bates, H. L. Henderson, T. Densmore, W. E. Howard.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$91,098 07	\$86,464 81	\$88,883 01	\$86,505 57
Stocks, bonds and mortgages.....	19,639 86	21,081 86	21,596 34	21,198 34
Overdrafts.....	267 45	198 00	148 97	103 09
Due from banks in reserve cities.....	3,942 21	11,806 15	1,331 63	12,794 80
Due from other banks and bankers.....				
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....	685 05	35 75	512 24	996 78
Interest paid.....	624 56	67 86		98 08
Exchanges for clearing house.....				
Checks and cash items.....	64 49	307 94		
Nickels and pennies.....	52 50	149 87	171 66	110 98
Gold coin.....	3,910 00	660 00	800 00	3,410 00
Silver coin.....	755 50	1,444 20	75 95	1,203 75
U. S. and national bank notes.....	1,113 00	1,928 00	1,545 00	2,644 00
Totals.....	\$124,654 19	\$126,634 04	\$118,621 89	\$122,564 89
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,000 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	3,151 88	620 48	1,650 67	3,753 55
Dividends unpaid.....	60 00	60 00	60 00	
Individual deposits subject to check.....	17,424 90	20,782 68	16,027 09	22,705 41
Certificates of deposit.....	49,017 41	50,170 93	42,241 93	51,106 98
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	2,000 00		3,642 20	
Bills payable.....				
Totals.....	\$124,654 19	\$126,634 04	\$118,621 89	\$122,564 89

No. 113.

STATE BANK OF MIDDLEVILLE, MIDDLEVILLE.

Organized February 17, 1891.

A. J. BOWNE, *President*; R. E. COMBS, *Vice President*; W. E. KEELER, *Cashier*.

DIRECTORS—K. M. Keeler, R. E. Combs, M. C. Griswold, A. J. Bowne, W. E. Keeler.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 31.
Loans and discounts.....	\$69,983 16	\$71,010 63	\$70,979 62	\$72,658 99
Stocks, bonds and mortgages.....	13,630 60	13,680 80	12,982 60	12,555 43
Overdrafts.....		57 00	326 29	7 00
Due from banks in reserve cities.....	8,465 40	5,540 66	6,899 17	6,763 11
Due from other banks and bankers.....		405 05	137 12	102 89
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,500 00
Other real estate.....				
Current expenses and taxes paid.....	153 53			659 05
Interest paid.....	162 84	77 08		438 68
Exchanges for clearing house.....				
Checks and cash items.....	1,530 46	1,949 24	2,105 63	1,587 94
Nickels and pennies.....	18 94	13 50	23 66	20 67
Gold coin.....	1,820 00	1,115 00	30 00	5 00
Silver coin.....	234 55	524 75	1,156 40	459 05
U. S. and national bank notes.....	1,380 00	2,423 00	2,444 00	2,352 00
Totals.....	\$101,829 48	\$101,251 60	\$101,554 49	\$103,378 09
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	300 00	500 00	500 00	500 00
Undivided profits.....	2,329 82	504 54	1,141 45	3,382 06
Dividends unpaid.....				
Individual deposits subject to check.....	22,710 70	16,478 44	19,623 64	22,019 50
Certificates of deposit.....	46,139 49	40,773 62	50,239 40	48,476 23
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	449 47	5,000 00		
Bills payable.....	5,000 00	13,000 00	5,000 00	4,000 00
Totals.....	\$101,829 48	\$101,251 60	\$101,554 49	\$103,378 09

No. 97.

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

WILLIAM PATRICK, *President*; MAX. ANDERSON, *Vice President*; MILTON P. ANDERSON, *Treasurer*;
A. S. ARBURY, *Teller*.DIRECTORS—Maxson Anderson, Wm. D. Marsh, Wm. Patrick, George Rockwell, M. P. Anderson,
Chas. Brown.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$55,211 82	\$52,985 18	\$48,910 85	\$44,655 33
Stocks, bonds and mortgages.....	12,011 54	12,062 54	12,287 54	14,046 11
Overdrafts.....	1,984 42	2,500 01	1,800 02	1,581 99
Due from banks in reserve cities.....	477 18	2,896 76	3,214 58	7,298 07
Due from other banks and bankers.....	119 49	961 96	1,153 61	809 08
Banking house.....				
Furniture and fixtures.....	882 00	882 00	882 00	882 00
Other real estate.....				
Current expenses and taxes paid.....	447 76	72 50	481 91	640 51
Interest paid.....	336 28	4 06	45 04	594 79
Exchanges for clearing house.....				
Checks and cash items.....	109 38	88 29	500 80	381 28
Nickels and pennies.....	20 00	112 00	42 06	28 97
Gold coin.....	200 00	200 00	600 00	680 00
Silver coin.....	40 00	112 00	400 00	317 09
U. S. and national bank notes.....	2,457 00	1,500 00	1,500 00	1,531 00
Totals.....	\$74,846 37	\$74,178 80	\$71,868 41	\$73,396 08
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,850 00	1,500 00	1,500 00	1,500 00
Undivided profits.....	1,095 51	868 98	1,028 11	2,152 94
Dividends unpaid.....		840 00		
Individual deposits subject to check.....	18,579 75	16,859 37	17,415 08	17,599 30
Certificates of deposit.....	9,867 78	10,849 78	11,332 17	11,762 13
Savings deposits.....	13,053 88	14,760 17	15,593 05	15,891 69
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	5,000 00	4,000 00		
Bills payable.....				
Totals.....	\$74,846 37	\$74,178 80	\$71,868 41	\$73,396 08

REPORT OF THE COMMISSIONER OF

No. 13.

STATE BANK OF MIDLAND, MIDLAND.

Organized September 1, 1882.

M. P. ANDERSON, *President*; MAX. ANDERSON, *Vice President*; WM. D. MARSH, *Cashier*.

DIRECTORS—W. Patrick, W. D. Marsh, Max. Anderson, Chas. Brown, M. P. Anderson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$97,110 24	\$73,719 83	\$63,929 69	\$63,022 49
Stocks, bonds and mortgages.....	30,000 00	51,214 63	51,227 00	54,181 00
Overdrafts.....	1,345 15	1,697 32	1,584 26	1,875 40
Due from banks in reserve cities.....	1,226 98		1,167 40	2,439 51
Due from other banks and bankers.....	995 10	294 22	792 60	1,063 02
Banking house.....				
Furniture and fixtures.....	1,550 66	1,550 66	1,550 66	1,550 66
Other real estate.....	3,000 00	3,000 00	3,000 00	3,000 00
Current expenses and taxes paid.....	2,270 52	255 26	773 67	1,334 65
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	999 70	1,273 81	1,476 77	1,548 07
Nickels and pennies.....	19 87	57 01	115 59	151 50
Gold coin.....	65 00	310 00	510 00	550 09
Silver coin.....	120 25	25 75	477 00	256 25
U. S. and national bank notes.....	1,545 00	2,843 00	2,178 00	2,025 09
Totals.....	\$140,248 97	\$126,240 64	\$133,862 74	\$124,097 53
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,500 00	8,000 00	8,000 00	8,000 00
Undivided profits.....	2,853 11	553 70	2,096 41	2,550 30
Dividends unpaid.....		720 00		
Individual deposits subject to check.....	38,397 09	38,192 70	32,232 60	32,487 25
Certificates of deposit.....	25,994 55	26,946 26	32,074 22	28,494 44
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	757 06	1,595 86		
Notes and bills re-discounted.....	12,247 16	10,332 62	8,479 41	10,565 56
Bills payable.....				
Totals.....	\$140,248 97	\$126,240 64	\$122,862 74	\$124,097 53

No. 77.

FARMERS AND MERCHANTS' BANK OF MILAN, MILAN.

Organised December 31, 1889.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; MELL BARNES, *Cashier*.

DIRECTORS—W. H. Whitmarsh, C. H. Wilson, Mell Barnes, T. W. Barnes, O. A. Kelley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 31.
Loans and discounts.....	\$59,494 83	\$68,947 46	\$66,021 81	\$67,474 09
Stocks, bonds and mortgages.....	13,055 79	12,595 79	12,895 79	12,878 29
Overdrafts.....	1,785 85	2,123 72	1,369 91	1,774 47
Due from banks in reserve cities.....	14,007 15	6,512 46	2,369 20	4,660 37
Due from other banks and bankers.....			7,000 00	
Banking house.....				
Furniture and fixtures.....	2,100 00	2,100 00	2,100 00	2,100 00
Other real estate.....				
Current expenses and taxes paid.....	939 18	4 80	430 94	1,022 38
Interest paid.....	372 02	22 90	364 83	898 27
Exchanges for clearing house.....				
Checks and cash items.....	523 49	58 77	68 37	259 71
Nickels and pennies.....	75 83	77 40	26 42	126 09
Gold coin.....	2,120 50	1,760 00	1,700 00	1,520 00
Silver coin.....	475 25	259 00	75 75	193 75
U. S. and national bank notes.....	3,350 00	2,074 00	3,964 00	3,640 00
Totals.....	\$97,564 58	\$97,536 10	\$97,787 02	\$95,848 02
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	700 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	3,721 89	1,546 02	2,733 01	4,337 27
Dividends unpaid.....		350 00	25 00	
Individual deposits subject to check.....	23,937 21	20,696 00	18,455 65	16,913 66
Certificates of deposit.....	45,505 98	48,944 08	50,573 38	48,592 09
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$97,564 58	\$97,536 10	\$97,787 02	\$95,848 02

No. 51.

MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President*; F. G. KENDRICK, *Vice President*; GEO. A. SKINNER, *Cashier*.

DIRECTORS—A. Grenier, F. G. Kendrick, Wm. J. Ullrich, Chas. D. Crittenden, T. Laungerhausen, Oliver Chapaton, Jno. Roskopp, Geo. A. Skinner.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$328,500 66	\$340,183 00	\$326,373 89	\$376,106 86
Stocks, bonds and mortgages.....	139,732 93	147,487 98	166,357 62	165,817 62
Overdrafts.....	805 60	1,785 57	468 45	633 18
Due from banks in reserve cities.....	64,106 49	92,906 52	118,841 24	73,661 01
Due from other banks and bankers.....				
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate.....				
Current expenses and taxes paid.....	1,570 06	121 05	983 59	1,751 92
Interest paid.....	5,896 84	791 78	5,279 98	6,490 59
Exchanges for clearing house.....				
Checks and cash items.....	904 54	287 90	1,570 13	2,786 67
Nickels and pennies.....	240 23	277 22	73 74	216 91
Gold coin.....	14,175 00	15,152 50	15,100 00	14,210 00
Silver coin.....	681 75	162 50	477 50	930 25
U. S. and national bank notes.....	18,417 00	15,906 00	14,649 00	12,904 00
Totals.....	\$588,431 10	\$628,400 97	\$662,465 14	\$670,058 51
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	61,219 39	52,826 09	56,060 11	64,904 93
Dividends unpaid.....		2,120 00		
Individual deposits subject to check.....	71,653 53	86,114 38	97,312 23	93,390 56
Certificates of deposit.....	229,080 31	252,844 69	246,653 96	247,483 99
Savings deposits.....	166,477 82	174,320 06	190,947 27	208,231 43
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		175 78		1,047 69
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$588,431 10	\$628,400 97	\$662,465 14	\$670,058 51

No. 70.

COMMERCIAL BANK, MT. PLEASANT.

Organised February 20, 1885.

M. DEVEREAUX, *President*; JOHN F. RYAN, *Vice President*; DENIS RYAN, *Cashier*.

DIRECTORS—M. Devereaux, J. W. Hance, John F. Ryan, W. E. Preston, Denis Ryan.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$80,752 83	\$81,290 05	\$78,328 18	\$70,682 88
Stocks, bonds and mortgages.....	7,700 22	7,887 96	8,856 06	8,260 93
Overdrafts.....	55 33	10 65	24 51	41 57
Due from banks in reserve cities.....	2,006 89	2,799 77	3,707 39	1,818 36
Due from other banks and bankers.....	1,900 00			27 50
Banking house.....				
Furniture and fixtures.....	2,124 75	2,138 90	2,138 00	2,138 00
Other real estate.....	2,594 22	2,416 91	2,416 91	2,491 91
Current expenses and taxes paid.....	1,181 21	93 32	732 90	1,421 16
Interest paid.....	178 42	41 76	293 59	675 71
Exchanges for clearing house.....				
Checks and cash items.....	77 94	120 18	81 06	269 51
Nickels and pennies.....	50 08	58 00	90 47	61 47
Gold coin.....	125 00	42 50	77 50	210 00
Silver coin.....	970 00	556 08	511 00	1,100 00
U. S. and national bank notes.....	3,016 00	1,365 00	3,142 00	4,894 00
Totals.....	\$102,677 89	\$98,795 18	\$99,894 57	\$93,587 50
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	9,091 51	8,233 59	9,274 70	10,016 47
Dividends unpaid.....				
Individual deposits subject to check.....	17,130 75	13,400 15	18,728 92	16,077 88
Certificates of deposit.....	25,677 55	24,171 44	18,890 95	17,498 15
Savings deposits.....				
Certified checks.....	600 00			
Cashier's checks outstanding.....				
Due to banks and bankers.....	178 08			
Notes and bills re-discounted.....		3,000 00	3,500 00	
Bills payable.....				
Totals.....	\$102,677 89	\$98,795 18	\$99,894 57	\$93,587 50

REPORT OF THE COMMISSIONER OF

No. 74.

PEOPLE'S SAVINGS BANK, MT. PLEASANT.

Organized April 11, 1888.

HENRY DÜTTMAN, *President*; J. A. CROWLEY, *Vice President*; JOHN F. RYAN, *Cashier*.

DIRECTORS—Henry Düttman, J. A. Crowley, Jno. F. Ryan, Dennis Ryan, Alfred Southwick.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$32,747 34	\$38,128 17	\$39,890 18	\$37,099 23
Stocks, bonds and mortgages	94,503 80	91,663 81	87,810 85	92,766 38
Overdrafts	1,026 00	444 01	331 31	356 08
Due from banks in reserve cities	7,389 08	6,357 19	16,426 97	355 47
Due from other banks and bankers	101 88	595 20	1,586 77	5,696 71
Banking house				
Furniture and fixtures	1,023 72	1,072 72	1,072 72	1,072 72
Other real estate	1,250 33	3,944 53	4,113 29	4,427 35
Current expenses and taxes paid	3,480 91	1,443 99	2,188 98	3,196 41
Interest paid	605 80	141 84	423 98	1,728 06
Exchanges for clearing house				
Checks and cash items	653 23	350 94	780 88	633 97
Nickels and pennies	3 91	10 47	13 40	11 27
Gold coin	605 00	630 00	1,405 00	2,040 00
Silver coin	7 80	41 80	5 00	5,018 45
U. S. and national bank notes	3,424 00	715 00	1,704 00	596 00
Totals	\$136,800 80	\$135,593 66	\$147,703 31	\$155,498 04
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,500 00	2,875 00	2,875 00	2,875 00
Undivided profits	4,537 65	380 81	1,790 44	3,909 22
Dividends unpaid				
Individual deposits subject to check	9,028 81	9,041 79	6,951 61	8,345 43
Certificates of deposit	31,087 49	36,472 56	47,300 51	49,212 15
Savings deposits	39,656 85	36,768 76	38,985 75	41,211 51
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		185 24		144 78
Notes and bills re-discounted				
Bills payable				
Totals	\$136,800 80	\$135,593 66	\$147,703 31	\$155,498 04

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

J. W. MOON, *President*; H. N. HOVEY, *Second Vice President*; F. E. HAMMOND, *Cashier*.

Directors—J. A. Miller, J. W. Blodgett, Geo. Hume, N. Friedman, J. F. Denslow, C. C. Billingshurst, G. E. Selkirk, J. C. Lewis, Henry Idema, J. W. Moon, F. E. Hammond, P. H. Wintermute, Paul S. Moon, H. N. Hovey.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$168,780 94	\$168,378 90	\$155,542 23	\$182,619 46
Stocks, bonds and mortgages.....	114,757 71	123,187 01	129,512 01	123,188 86
Overdrafts.....	236 83	28 53		67 26
Due from banks in reserve cities.....	15,186 06	23,120 94	41,946 58	11,908 43
Due from other banks and bankers.....			27 12	
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,032 50	2,063 50
Other real estate.....				1,431 27
Current expenses and taxes paid.....	1,784 60	54 10	2,700 26	3,563 63
Interest paid.....	651 31	7 74	168 51	269 81
Exchanges for clearing house.....	5,482 15	7,547 30	6,997 96	9,125 19
Checks and cash items.....	124 01	298 80	110 77	81 98
Nickels and pennies.....	424 81	395 67	224 52	294 22
Gold coin.....	1,060 00	2,032 50	2,185 00	142 50
Silver coin.....	1,148 45	3,221 85	3,012 10	1,973 25
U. S. and national bank notes.....	9,556 00	13,361 00	9,776 00	15,840 00
Totals.....	\$321,292 89	\$365,628 92	\$354,225 54	\$362,609 49
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,000 00	6,500 00	6,500 00	6,500 00
Undivided profits.....	9,984 58	3,838 59	7,704 56	12,600 05
Dividends unpaid.....		164 00		
Individual deposits subject to check.....	26,026 44	45,341 48	37,257 88	26,046 81
Certificates of deposit.....	28,188 43	25,074 90	31,155 80	33,319 12
Savings deposits.....	199,751 44	213,264 01	221,617 21	233,668 86
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,842 05	1,450 94		474 63
Notes and bills rediscounted.....		20,000 00		
Bills payable.....				
Totals.....	\$321,292 89	\$365,628 92	\$354,225 54	\$362,609 49

No. 19.

FARMERS AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

W. H. KLEINHANS, *President*; G. A. TRUMAN, *Vice President*; C. A. HOUGH, *Cashier*.

DIRECTORS—L. E. KNAPPEN, N. A. FULLER, G. A. TRUMAN, W. H. KLEINHANS, C. W. SMITH, S. F. HINCHMAN, Frank McDerby.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$89,807 48	\$90,351 84	\$79,514 97	\$85,423 89
Stocks, bonds and mortgages	4,942 75	6,671 00	6,560 60	11,008 88
Overdrafts	2,906 05	2,768 70	1,867 27	2,997 25
Due from banks in reserve cities	1,776 86	2,518 58	5,407 79	7,077 93
Due from other banks and bankers				
Banking house	2,071 16	2,073 54	2,073 54	2,073 54
Furniture and fixtures	1,412 55	1,417 80	1,417 80	1,522 13
Other real estate				
Current expenses and taxes paid	373 55	53 11	701 09	878 60
Interest paid	1,165 31	453 43		
Exchanges for clearing house				
Checks and cash items	706 72	1,460 74	750 10	2,149 62
Nickels and pennies	53 74	22 54	29 89	30 33
Gold coin	865 00	1,420 00	840 00	1,002 50
Silver coin	201 00	130 00	390 00	514 00
U. S. and national bank notes	2,376 00	2,593 00	2,171 00	3,260 00
Totals	\$108,959 12	\$111,929 78	\$101,293 05	\$98,937 67
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,700 00	2,860 00	2,860 00	2,860 00
Undivided profits	2,474 01	142 74	1,483 86	2,549 40
Dividends unpaid		462 00		
Individual deposits subject to check	7,966 18	10,370 62	9,721 49	9,650 37
Certificates of deposit	42,818 98	46,104 42	33,728 20	32,877 90
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted	2,000 00	2,000 00	3,500 00	
Bills payable				
Totals	\$108,959 12	\$111,929 78	\$101,293 05	\$98,937 67

No. 123.

NEWBERRY SAVINGS BANK, NEWBERRY.

Organized October 1, 1891.

M. W. O'BRIEN, *President*; JOHN A. SHATTUCK, *Vice President*; S. N. DUTCHER, *Cashier*.

DIRECTORS—W. L. Ducey, J. A. Shattuck, S. N. Dutcher, C. W. Case, M. W. O'Brien, Hugh McMillan.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$33,137 28	\$42,238 22	\$43,438 70	\$48,441 89
Stocks, bonds and mortgages				215 00
Overdrafts	2,388 06	771 81	716 96	486 79
Due from banks in reserve cities	21,230 89	11,548 98	14,303 15	6,929 61
Due from other banks and bankers	5,611 67	6,317 11	5,234 17	5,099 84
Banking house				
Furniture and fixtures	1,155 45	1,155 45	1,155 45	1,155 45
Other real estate				
Current expenses and taxes paid	1,897 84	2,356 96	2,878 65	588 71
Interest paid	65 15	170 34	168 54	269 44
Exchanges for clearing house				
Checks and cash items	225 23	52 00	14 11	302 79
Nickels and pennies	7 19	39 06	27 53	29 56
Gold coin	520 00	5,400 00	2,095 00	2,265 00
Silver coin	80 00	515 95	559 90	528 50
U. S. and national bank notes	4,467 00	572 00	1,901 00	3,591 00
Totals	\$70,785 75	\$71,137 88	\$72,488 16	\$89,903 58
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund				500 00
Undivided profits	3,182 07	4,012 33	5,429 44	1,606 41
Dividends unpaid				
Individual deposits subject to check	26,437 79	22,563 98	23,670 87	23,411 69
Certificates of deposit	4,722 70	4,818 00	5,945 00	7,265 00
Savings deposits	11,448 19	14,743 57	13,442 85	12,120 48
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$70,785 75	\$71,137 88	\$72,488 16	\$89,903 58

REPORT OF THE COMMISSIONER OF

No. 127.

FIRST STATE SAVINGS BANK OF NILES, NILES.

Organized December 8, 1891.

GEO. W. ROUGH, *President*; L. E. WOOD, *Vice President*; W. S. SINCLAIR, *Cashier*.

DIRECTORS—Geo. W. Rough, E. F. Woodcock, A. G. Gage, L. E. Wood, Israel P. Hutton.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$30,756 22	\$33,683 68	\$31,343 76	\$28,011 92
Stocks, bonds and mortgages.....	21,509 79	-----	27,080 08	31,901 57
Overdrafts.....	-----	-----	-----	-----
Due from banks in reserve cities.....	12,217 44	10,284 47	12,604 50	5,580 87
Due from other banks and bankers.....	-----	-----	-----	-----
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	1,179 06	1,214 06	1,214 56	1,243 81
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,080 13	179 98	407 25	623 45
Interest paid.....	-----	-----	-----	-----
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	398 83	398 60	217 27	67 52
Nickels and pennies.....	59 78	50 33	74 53	53 06
Gold coin.....	1,478 00	1,375 50	1,369 50	1,509 50
Silver coin.....	80 00	148 50	59 80	98 50
U. S. and national bank notes.....	935 00	586 00	229 00	647 00
Totals.....	\$69,639 25	\$67,921 11	\$74,550 25	\$69,692 80
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	-----	-----	-----	-----
Undivided profits.....	964 06	117 49	635 42	1,153 28
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----	-----
Certificates of deposit.....	8,890 10	4,889 24	9,540 74	3,870 32
Savings deposits.....	34,785 09	38,414 88	39,824 09	40,169 10
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$69,639 25	\$67,921 11	\$74,550 25	\$69,692 80

No. 36.

THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

FREDERICK B. HOWARD, *President*; ALBERT S. SHOLES, *Vice President*; C. W. BALLARD, *Cashier*;
W. MAHON, *Assistant Cashier*.DIRECTORS—Geo. Peck, Geo. W. Latimer, F. B. Howard, Chas. Ballard, C. W. Ballard, A. S. Sholes,
Wm. Mahon.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$44,948 11	\$59,982 22	\$61,876 30	\$65,027 76
Stocks, bonds and mortgages.....	40,712 94	25,989 62	25,598 46	25,304 71
Overdrafts.....	8 68	5 44	285 99	151 71
Due from banks in reserve cities.....	4,835 85	3,796 31	6,789 84	7,357 91
Due from other banks and bankers.....	106 00		500 00	
Banking house.....	3,072 28	3,072 28	3,072 28	3,072 28
Furniture and fixtures.....	1,800 39	1,300 39	1,300 39	1,300 39
Other real estate.....				
Current expenses and taxes paid.....	691 34	280 24	828 36	1,144 27
Interest paid.....	471 40	50 35	292 91	486 89
Exchanges for clearing house.....				
Checks and cash items.....	27 00	205 30	55 87	327 13
Nickels and pennies.....	51 04	96 97	90 92	150 98
Gold coin.....	332 50	987 50	72 50	332 50
Silver coin.....	761 60	1,137 60	396 25	691 45
U. S. and national bank notes.....	3,434 00	3,752 00	4,459 00	3,890 00
Totals.....	\$100,283 13	\$100,606 22	\$106,863 57	\$109,237 98
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,200 00	1,400 00	1,400 00	1,400 00
Undivided profits.....	3,122 30	1,229 01	2,204 85	4,043 71
Dividends unpaid.....				
Individual deposits subject to check.....	12,136 58	11,116 90	12,392 05	13,005 19
Certificates of deposit.....	33,824 25	36,960 31	33,876 43	40,439 15
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....			990 24	849 93
Totals.....	\$100,283 13	\$100,606 22	\$106,863 57	\$109,237 98

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

J. M. SWIFT, *President*; WM. P. YERKES, *Vice President*; L. A. BABBITT, *Cashier*.

DIRECTORS—John M. Swift, Erwin A. Chapman, Lawrence W. Simmons, Caleb S. Sprague, J. Morrell Simmons, Wm. P. Yerkes, Frank N. Clark.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts				
Stocks, bonds and mortgages				
Overdrafts				
Due from banks in reserve cities				
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals				
Liabilities.				
Capital stock paid in				
Surplus fund				
Undivided profits				
Dividends unpaid				
Individual deposits subject to check				
Certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals				

No. 20.

IOSCO COUNTY SAVINGS BANK, OSCODA.

Organized May 15, 1889.

ROBERT K. GOWANLOCK, *President*; WM. V. PENoyer, *Vice President*; E. F. HOLMES, *Cashier*.

DIRECTORS—Wm. V. Penoyer, R. K. Gowanlock, Julien V. O'Brien, Edwin F. Holmes, Chas. B. Henry, Edward Smith, A. H. Fish.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$161,728 10	\$251,628 83	\$193,404 23	\$188,101 49
Stocks, bonds and mortgages.....	15,258 80	10,672 60	10,672 60	8,172 60
Overdrafts.....	2,591 06	280 85	90 02	571 62
Due from banks in reserve cities.....	21,475 44	11,274 23	44,968 46	37,393 97
Due from other banks and bankers.....				
Banking house.....	3,728 78	3,728 78	3,728 78	3,728 78
Furniture and fixtures.....	456 20	456 20	456 20	531 20
Other real estate.....	1,200 00	800 00	800 00	800 00
Current expenses and taxes paid.....	1,067 80		760 71	1,271 27
Interest paid.....	311 08	21 87	316 37	2,296 65
Exchanges for clearing house.....				
Checks and cash items.....	1,039 71	940 15	637 14	20,878 92
Nickels and pennies.....	93 23	63 87	23 67	17 21
Gold coin.....	462 50	910 00	325 00	945 00
Silver coin.....	434 25	723 25	296 20	255 75
U. S. and national bank notes.....	6,375 00	5,430 00	9,535 00	5,476 00
Totals.....	\$216,211 45	\$286,915 68	\$266,086 37	\$269,835 46
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	3,500 00	3,800 00	3,800 00
Undivided profits.....	9,062 49	8,562 48	6,825 51	8,335 70
Dividends unpaid.....	60 00	695 00		
Individual deposits subject to check.....	53,661 63	72,528 64	72,909 27	64,128 89
Certificates of deposit.....	13,041 74	16,120 19	20,448 29	20,411 60
Savings deposits.....	86,678 74	101,269 87	112,643 30	122,177 38
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	191 85			961 35
Notes and bills rediscounted.....		39,241 50		
Bills payable.....				
Totals.....	\$216,211 45	\$286,915 68	\$266,086 37	\$269,835 46

REPORT OF THE COMMISSIONER OF

No. 112.

OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

DANIEL M. ESTEY, *President*; E. SALISBURY, *Vice President*; A. D. WHIPPLE, *Cashier*; J. C. VAN CAMP, *Assistant Cashier*.¹ DIRECTORS—Charles S. Williams, E. Salisbury, Wm. A. Woodard, Edwin A. Gould, Daniel M. Estey, Chas. E. Rigley, James H. Calkins.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$224,750 08	\$226,308 64	\$244,216 03	\$240,623 78
Stocks, bonds and mortgages.....	28,344 81	26,509 81	32,716 81	36,601 31
Overdrafts.....	67 08	268 92	216 50	226 00
Due from banks in reserve cities.....	8,939 85	8,747 18	19,022 71	12,694 06
Due from other banks and bankers.....	448 00		45 67	
Banking house.....	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	1,222 40	1,132 40	1,142 40	7,112 40
Current expenses and taxes paid.....	1,576 15	33 30	1,696 16	2,846 46
Interest paid.....	2,038 73	107 45	2,011 84	2,392 17
Exchanges for clearing house.....				
Checks and cash items.....	1,589 81	3,102 45	3,371 10	1,069 68
Nickels and pennies.....	421 08	476 79	489 67	585 74
Gold coin.....	10,315 00	12,180 00	4,415 80	9,085 80
Silver coin.....	3,117 30	3,567 60	3,520 50	5,246 05
U. S. and national bank notes.....	3,811 00	6,564 00	8,882 00	3,969 00
Totals.....	\$297,140 69	\$299,493 04	\$337,849 19	\$336,952 45
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	11,000 00	11,000 00	11,000 00
Undivided profits.....	3,740 27	873 42	2,143 57	4,695 01
Dividends unpaid.....				
Individual deposits subject to check.....	32,239 46	28,780 53	43,065 19	42,512 73
Certificates of deposit.....	99,168 57	98,897 81	120,323 48	112,155 56
Savings deposits.....	51,992 39	60,491 29	56,827 95	61,539 16
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....			5,000 00	5,000 00
Bills payable.....				
Totals.....	\$297,140 69	\$299,493 04	\$337,849 19	\$336,952 45

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organised June 12, 1884.

WM. J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*; CLARENCE E. STANTON, *Cashier*.

DIRECTORS—J. C. Fredmore, Allen Hosmer, L. W. Stanton, Jno. D. Hagerman, Chas. F. Tunstead, N. H. Crawford, Wm. J. Tunstead, C. L. Randall, Clarence E. Stanton.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$39,090 57	\$78,719 32	\$76,990 60	\$82,151 88
Stocks, bonds and mortgages.....	6,022 23	6,124 30	7,816 32	7,816 32
Overdrafts.....	141 54	61 87	813 97	111 02
Due from banks in reserve cities.....	15,514 98	14,052 82	7,890 12	10,412 32
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Current expenses and taxes paid.....	683 62	10 57	620 70	1,096 73
Interest paid.....	495 98	9 60	259 78	569 52
Exchanges for clearing house.....				
Checks and cash items.....	56 75	806 05	223 28	241 62
Nickels and pennies.....	84 32	60 27	54 22	53 19
Gold coin.....	3,120 00	205 00	892 25	535 00
Silver coin.....	1,196 20	840 70	220 95	287 20
U. S. and national bank notes.....	2,023 00	8,171 00	3,996 00	2,611 06
Totals.....	\$39,929 19	\$109,561 00	\$99,753 14	\$106,385 75
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	6,164 28	4,678 01	6,208 09	7,830 44
Dividends unpaid.....		208 00		
Individual deposits subject to check.....	12,954 48	20,235 47	22,308 68	25,621 30
Certificates of deposit.....	40,535 45	41,449 52	36,700 20	37,434 01
Savings deposits.....	275 00			
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....		8,000 00	4,586 17	5,500 00
Bills payable.....		5,000 00		
Totals.....	\$39,929 19	\$109,561 00	\$99,753 14	\$106,385 75

REPORT OF THE COMMISSIONER OF

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

F. W. SELICK, *President*; E. A. CRANE, *Vice President*; Jno. W. FREE, *Cashier*.DIRECTORS—Jno. Lyle, Geo. E. Breck, F. W. Scllick, Jno. W. Free, Wm. J. Scllick, E. A. Crane,
W. M. Lyle.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$92,208 48	\$94,625 43	\$104,410 19	\$107,483 32
Stocks, bonds and mortgages.....	19,888 00	17,836 00	17,940 13	15,987 13
Overdrafts.....	515 47	1,242 81	1,311 78	787 86
Due from banks in reserve cities.....	6,624 19	9,405 56	8,468 73	2,613 92
Due from other banks and bankers.....	500 00	500 00	500 00	500 00
Banking house.....				
Furniture and fixtures.....	3,005 87	3,005 37	3,005 37	3,005 37
Other real estate.....	1,725 00	1,725 00	1,725 00	1,725 00
Current expenses and taxes paid.....	1,071 64	176 41	550 77	1,331 72
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	1,235 20	35 00	1,154 00	846 21
Nickels and pennies.....	31 58	55 46	32 01	53 81
Gold coin.....	1,300 00	1,000 00	700 00	1,000 00
Silver coin.....	465 00	424 40	320 00	270 00
U. S. and national bank notes.....	6,599 00	4,496 00	5,210 00	3,220 00
Totals.....	\$135,161 93	\$134,527 94	\$145,327 98	\$138,773 84
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,166 43	2,166 43	2,166 43	2,166 43
Undivided profits.....	2,428 68	226 73	935 85	2,822 32
Dividends unpaid.....				
Individual deposits subject to check.....	20,588 21	16,276 87	23,267 02	21,182 65
Certificates of deposit.....	49,137 25	60,857 91	59,958 68	54,027 29
Savings deposits.....	5,841 86			
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				575 15
Notes and bills rediscounted.....				
Bills payable.....	5,000 00	5,000 00	9,000 00	8,000 00
Totals.....	\$135,161 93	\$134,527 94	\$145,327 98	\$138,773 84

No. 132.

STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

L. M. MARSHALL, *President*; C. H. CALKINS, *Vice President*; S. E. OLCOTT, *Cashier*; C. M. SPALDING, *Assistant Cashier*.

DIRECTORS—L. M. Marshall, L. C. Watkins, D. T. Huntington, G. B. Brandt, R. S. Olcott, C. H. Calkins.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$7,478 91	\$9,277 99	\$11,330 51	\$12,940 00
Stocks, bonds and mortgages				325 00
Overdrafts				
Due from banks in reserve cities	11,802 59	18,389 26	15,538 02	13,403 85
Due from other banks and bankers				
Banking house			2,346 48	2,348 86
Furniture and fixtures			1,472 11	1,493 96
Other real estate	150 00	150 00		
Current expenses and taxes paid	189 98	191 64	400 98	637 70
Interest paid	26 99	7 14	8 31	23 74
Exchanges for clearing house				
Checks and cash items		102 00	96 00	
Nickels and pennies	9 62	31 23	16 11	11 84
Gold coin	2,000 00	520 00	810 00	1,555 00
Silver coin	68 00	272 25	98 00	420 00
U. S. and national bank notes	1,135 00	1,575 00	1,680 00	3,485 00
Totals	\$22,856 09	\$30,466 50	\$33,336 52	\$36,594 55
Liabilities.				
Capital stock paid in	\$13,900 00	\$15,000 00	\$16,000 00	\$16,000 00
Surplus fund				
Undivided profits	196 88	379 87	624 72	961 73
Dividends unpaid				
Individual deposits subject to check	4,085 84	7,698 85	8,811 77	8,179 54
Certificates of deposit	4,678 87	7,443 28	8,223 28	10,382 28
Savings deposits				1,071 00
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers			176 75	
Notes and bills rediscounted				
Bills payable				
Totals	\$22,856 09	\$30,466 50	\$33,336 52	\$36,594 55

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

IRA CHICHESTER, *President*; F. I. CHICHESTER, *Vice President*; LEON CHICHESTER, *Cashier*;
G. J. ROBINSON, *Assistant Cashier*.

DIRECTORS—Ira Chichester, E. E. Chichester, L. Chichester, F. I. Chichester, G. J. Robinson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$55,571 94	\$47,778 46	\$57,089 32	\$59,334 72.
Stocks, bonds and mortgages.....	23,758 10	24,903 10	19,374 60	24,791 46
Overdrafts.....	206 67	256 74	490 33	1,768 23
Due from banks in reserve cities.....	1,857 55	2,540 90	15,543 50	20,708 87
Due from other banks and bankers.....	182 35	1,218 00	15 00	227 65
Banking house.....				
Furniture and fixtures.....	754 62	1,155 78	2,751 62	2,750 34
Other real estate.....				
Current expenses and taxes paid.....	928 65	161 33	1,068 51	1,673 28
Interest paid.....	34 90		23 40	94 33
Exchanges for clearing house.....				
Checks and cash items.....	238 31	103 90	81 16	498 04
Nickels and pennies.....	383 70	126 43	303 29	411 51
Gold coin.....	82 50	10 00	85 00	85 00
Silver coin.....	567 25	337 90	974 35	638 40
U. S. and national bank notes.....	3,496 00	2,565 00	4,550 00	7,573 00
Totals.....	\$88,112 54	\$81,157 54	\$102,290 08	\$120,645 33
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....		250 00	250 00	250 00
Undivided profits.....	2,358 45	1,025 63	3,141 40	6,109 45
Dividends unpaid.....				
Individual deposits subject to check.....	11,929 85	13,378 41	24,363 99	24,481 72
Certificates of deposit.....	10,238 55	14,503 50	24,534 69	39,804 16
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	13,065 69	2,000 00		
Bills payable.....				
Totals.....	\$88,112 54	\$81,157 54	\$102,290 08	\$120,645 33

No. 99.

PLYMOUTH SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

E. C. LEACH, *President*; L. H. BENNETT, *Vice President*; E. K. BENNETT, *Cashier*.

DIRECTORS—E. C. Leach, Wm. Manchester, S. J. Springer, A. D. Lyndon, L. H. Bennett, I. N. Starkweather
J. R. Hoie, Wm. Geer, J. B. Tillotson, Geo. S. Van Sickle, L. C. Hough, L. C. Sherwood,
T. V. Quackenbush.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$137,767 40	\$188,916 84	\$131,416 71	\$134,447 67
Stocks, bonds and mortgages.....	29,868 77	29,868 77	32,928 77	36,428 77
Overdrafts.....	271 89	610 25	167 66	527 38
Due from banks in reserve cities.....	32,934 44	25,591 44	6,378 97	10,887 81
Due from other banks and bankers.....			199 33	
Banking house.....	2,100 00	2,100 00	2,100 00	2,100 00
Furniture and fixtures.....	2,198 86	2,198 86	2,198 86	2,198 86
Other real estate.....			1,200 00	1,000 00
Current expenses and taxes paid.....	288 20	44 64	826 45	930 94
Interest paid.....	155 85	23 80		
Exchanges for clearing house.....				
Checks and cash items.....	201 46	86 06	147 59	78 60
Nickels and pennies.....	1 00	32 86	12 31	4 15
Gold coin.....	22 50	2 50	177 50	350 00
Silver coin.....	448 50	109 70	756 05	876 95
U. S. and national bank notes.....	4,706 00	768 00	2,688 00	5,208 00
Totals.....	\$210,409 87	\$199,848 72	\$181,198 20	\$194,984 13
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00	7,500 00	7,500 00	7,500 00
Undivided profits.....	2,385 56	256 81	638 14	1,626 67
Dividends unpaid.....	220 00	1,345 00	370 00	80 00
Village deposit.....	21,372 65	12,991 28	10,100 07	7,826 74
Individual deposits subject to check.....	32,672 00	81,939 94	25,308 20	83,962 86
Certificates of deposit.....	86,327 68	86,707 59	34,348 03	42,708 20
Savings deposits.....	60,481 98	59,058 60	53,038 76	51,880 16
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$210 409 87	\$199,848 72	\$181,193 20	\$194,984 13

REPORT OF THE COMMISSIONER OF

No. 146.

FIRST COMMERCIAL BANK, PONTIAC.

Organized December 24, 1892.

JOHN D. NORTON, *President*; G. JACOBS, *Vice President*; B. S. TREGENT, *Cashier*.DIRECTORS—John D. Norton, B. S. Tregent, Charles Dawson, D. R. Shaw, G. Jacobs, Abram Parker,
C. G. Freeman.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				
Stocks, bonds and mortgages.....				
Overdrafts.....				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

No. 149.

OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

BYRON G. STOUT, *President*; AUG. C. BALDWIN, *Vice President*; C. W. FRENCH, *Cashier*; D. H. POWER, *Assistant Cashier*.

DIRECTORS—Byron G. Stout, Aug. C. Baldwin, Edward C. Smith, Chas. W. French, Joshua Hill, Thaddues A. Smith, D. H. Power.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				
Stocks, bonds and mortgages.....				
Overdrafts.....				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

CHAS. A. WARD, *President*; WM. HARTSUFF, *Vice President*; JOHN W. PORTER, *Cashier*.

DIRECTORS—D. N. Runnels, S. L. Ballentine, Jno. G. O'Neill, Wm. Hartsuff, Chas. A. Ward, W. F. Botsford, J. A. Davidson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$246,753 77	\$318,694 45	\$284,734 52	\$287,100 33
Stocks, bonds and mortgages	115,772 92	122,945 94	147,419 19	162,979 33
Overdrafts	17 68	504 82	369 41	221 12
Due from banks in reserve cities	27,895 68	17,836 53	69,652 16	29,567 43
Due from other banks and bankers	504 86	487 60	405 67	348 00
Banking house	26,988 67	26,988 67	26,988 67	27,000 00
Furniture and fixtures	3,200 00	3,200 00	3,200 00	3,200 00
Other real estate	400 00	400 00	400 00	400 00
Current expenses and taxes paid	2,553 75	58 19	1,581 80	2,816 08
Interest paid	2,704 35	207 28	704 82	3,658 01
Exchanges for clearing house	788 44	4,731 53	574 12	1,198 39
Checks and cash items	1,451 30	2,041 08	500 17	1,056 94
Nickels and pennies	154 45	184 97	178 73	256 96
Gold coin	11,042 50	1,855 00	740 00	4,742 50
Silver coin	1,294 50	1,280 00	1,775 00	2,172 60
U. S. and national bank notes	23,749 00	14,373 00	9,412 00	22,948 00
Totals	\$465,271 87	\$515,748 56	\$548,583 75	\$549,465 64
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	12,894 88	6,998 94	11,641 24	16,405 22
Dividends unpaid		550 00		
Individual deposits subject to check	108,434 19	155,200 24	150,988 17	108,520 79
Certificates of deposit	50,265 01	48,073 45	55,290 06	67,067 27
Savings deposits	172,960 21	184,925 93	210,664 28	224,247 51
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	717 58			
Notes and bills rediscounted				13,224 85
Bills payable				
Totals	\$465,271 87	\$515,748 56	\$548,583 75	\$549,465 64

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY MCMORRAN, *President*; JAS. H. WHITE, *Vice President*; CHAS. F. HARRINGTON, *Cashier*; C. D. Thompson, *Assistant Cashier*.

DIRECTORS—James H. White, Nelson Mills, Edward Vincent, Henry McMorran, Charles F. Harrington.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$276,181 78	\$283,720 64	\$315,589 56	\$354,164 82
Stocks, bonds and mortgages.....	220,120 88	217,385 98	222,338 87	219,613 53
Overdrafts.....	1,482 32	3,053 38	4,298 99	1,451 01
Due from banks in reserve cities.....	108,151 66	119,162 96	103,725 41	84,617 89
Due from other banks and bankers.....	886 08	154 38	10 00	2,087 56
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,350 00
Other real estate.....	1,050 00	1,050 00	1,050 00	1,050 00
Current expenses and taxes paid.....	2,365 15	18 87	1,617 51	2,818 81
Interest and premiums paid.....	1,227 91	3,925 00	4,094 93	10,560 25
Exchanges for clearing house.....	3,576 26		2,698 73	5,117 00
Checks and cash items.....		3,935 74		
Nickels and pennies.....	6 71	25 00	21 70	58 00
Gold coin.....	697 50	607 50	20 00	2,140 00
Silver coin.....	207 25	9 40	39 10	345 60
U. S. and national bank notes.....	6,498 00	8,987 00	2,582 00	7,772 08
Totals.....	\$623,941 50	\$644,035 85	\$680,066 80	\$694,646 47
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	64,045 10	56,037 49	62,927 99	70,484 87
Dividends unpaid.....		1,415 00		
Individual deposits subject to check.....	94,240 73	102,285 66	97,800 80	105,466 12
Certificates of deposit.....	38,162 69	40,623 65	51,557 30	56,926 65
Savings deposits.....	305,784 67	316,363 98	324,749 18	339,355 82
Certified checks.....	100 00			
Cashier's checks outstanding.....	1,002 50	1,300 57	1,652 50	2,227 50
Due to banks and bankers.....	625 81	5,559 50	1,899 03	185 51
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$623,941 50	\$644,035 85	\$680,066 80	\$694,646 47

REPORT OF THE COMMISSIONER OF

No. 98.

SAINT CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHAS. WELLMAN, *President*; E. G. SPALDING, *Vice President*; STEPHEN MOORE, *2d Vice President*; GEO. W. MOORE, *Cashier*; F. T. MOORE, *Assistant Cashier*.

DIRECTORS—J. Bernatz, S. Armstrong, S. W. Vance, E. G. Spalding, J. B. Hull, Stephen Moore, Chas. Wellman.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$110,792 01	\$121,520 98	\$123,620 52	\$133,876 49
Stocks, bonds and mortgages	57,105 55	57,741 16	57,997 77	58,882 46
Overdrafts	71 40	233 66	621 80	2,023 25
Due from banks in reserve cities	13,986 23	21,608 87	20,560 11	16,245 18
Due from other banks and bankers	2,539 79	3,557 85	1,357 16	1,956 00
Banking house				
Furniture and fixtures	1,750 00	1,750 00	1,900 00	1,900 00
Other real estate				
Current expenses and taxes paid	750 12	364 79	841 65	191 55
Interest paid	1,775 55	877 37	1,360 10	61 98
Exchanges for clearing house				
Checks and cash items	4,969 00	1,726 05	1,962 07	212 53
Nickels and pennies	126 00	60 58	71 01	65 27
Gold coin	2,465 00	2,392 50	942 50	85 00
Silver coin	495 80	725 50	609 90	946 00
U. S. and national bank notes	3,657 00	3,616 00	2,121 00	2,566 00
Totals	\$200,483 50	\$216,175 31	\$213,965 59	\$218,861 66
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	6,500 00	10,000 00	10,000 00	13,000 00
Undivided profits	4,202 98	1,316 29	3,380 63	408 24
Dividends unpaid				
Individual deposits subject to check	46,161 92	54,549 93	54,618 60	53,705 13
Certificates of deposit	31,017 31	17,890 05	20,060 68	17,028 54
Savings deposits	62,801 34	74,166 52	70,930 68	84,719 75
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		8,252 52	5,000 00	
Notes and bills rediscounted				
Bills payable				
Totals	\$200,483 50	\$216,175 31	\$213,965 59	\$218,861 66

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President*; GEO. G. CLARK, *Vice President*; WM. B. NORTHROP, *Cashier*.

DIRECTORS—Adalbert R. Chapman, Henry F. Doty, Geo. G. Clark, Frank M. Stewart, Wm. B. Northrop.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$80,328 46	\$85,984 62	\$80,131 76	\$72,059 80
Stocks, bonds and mortgages.....	12,815 41	12,265 41	14,265 41	12,865 41
Overdrafts.....	1,853 41	68 03	222 58	340 88
Due from banks in reserve cities.....	1,062 25	1,328 46	944 99	5,909 55
Due from other banks and bankers.....			6,178 62	
Banking house.....				
Furniture and fixtures.....	1,000 00	1,025 00	1,025 00	1,025 00
Other real estate.....				
Current expenses and taxes paid.....	478 77	8 26	295 27	711 01
Interest paid.....	771 91	88 65	628 86	1,016 27
Exchanges for clearing house.....				
Checks and cash items.....	1,733 36	1,265 00	3,157 07	3,503 66
Nickels and pennies.....	16 25	27 27	29 55	47 44
Gold coin.....	5,355 00	6,500 00	5,000 00	5,192 50
Silver coin.....	285 00	790 00	525 00	380 00
U. S. and national bank notes.....	8,273 00	4,529 00	8,473 00	2,355 00
Totals.....	\$109,472 82	\$114,814 70	\$115,872 11	\$105,405 62
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	450 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	3,198 17	843 13	1,122 47	2,880 85
Dividends unpaid.....				
Individual deposits subject to check.....	9,418 17	11,623 23	7,080 08	10,813 44
Certificates of deposit.....	71,406 48	76,848 34	81,669 56	65,761 83
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$109,472 82	\$114,814 70	\$115,872 11	\$105,405 62

REPORT OF THE COMMISSIONER OF

No. 125.

AMERICAN COMMERCIAL AND SAVINGS BANK, SAGINAW.

Organized November 23, 1891.

ISAAC BEARINGER, *President*; WM. L. WEBBER, *Vice President*; W. G. EMERICK, *Cashier*.

DIRECTORS—Wm. Cornwell, M. Winkler, H. T. Wickes, Geo. W. Weadock, Conrad Fey, Isaac Bearinger, W. L. Webber, Jos. B. Whittier, Henry Passolt.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$176,315 37	\$210,613 96	\$250,046 79	\$274,662 70
Stocks, bonds and mortgages.....	12,800 00	11,800 00	3,800 00	23,300 00
Overdrafts.....	86 44	250 92	2,685 48	1,100 01
Due from banks in reserve cities.....	36,936 81	19,633 93	1,594 70	3,008 51
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	659 52	659 52	659 52	2,290 32
Other real estate.....				
Current expenses and taxes paid.....	3,342 56	4,037 04	6,295 86	7,655 21
Interest paid.....	265 60	868 00	1,014 68	1,638 02
Exchanges for clearing house.....	436 43	626 00	4,543 77	845 25
Checks and cash items.....	164 52	312 34	96 71	324 16
Nickels and pennies.....	86 99	117 08	102 77	204 37
Gold coin.....	1,897 50	3,200 00	1,762 30	382 30
Silver coin.....	2,781 10	2,053 10	1,811 15	1,677 60
U. S. and national bank notes.....	4,423 00	11,962 00	5,338 00	3,882 00
Totals.....	\$239,695 34	\$266,183 89	\$282,731 73	\$325,970 45
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				
Undivided profits.....	5,296 58	8,437 71	12,878 53	17,511 37
Dividends unpaid.....				
Individual deposits subject to check.....	77,243 45	84,288 84	77,502 33	116,883 50
Certificates of deposit.....	17,217 10	17,210 00	27,102 90	23,084 78
Savings deposits.....	39,840 77	53,562 55	59,606 40	64,549 46
Certified checks.....				
Cashier's checks outstanding.....	50 00			
Due to banks and bankers.....	47 44	2,684 79	5,641 57	3,941 34
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$239,695 34	\$266,183 89	\$282,731 73	\$325,970 45

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

M. BUTMAN, *President*; BENTON HANCHETT, *Vice President*; D. W. BRIGGS, *Cashier*; J. D. LELAND, *Assistant Cashier*.

DIRECTORS—Benton Hanchett, Thos. Merrill, W. S. Green, Jas. E. Vincent, C. L. Ring, P. Baner, M. Butman, C. A. Rust, D. W. Briggs.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,077,772 91	\$976,920 13	\$1,063,362 37	\$1,263,489 36
Stocks, bonds and mortgages.....		10,000 00	5,054 44	5,054 44
Overdrafts.....	2,273 87	3,201 77	32 87	1,497 07
Due from banks in reserve cities.....	115,545 60	158,696 34	162,059 25	189,676 80
Due from other banks and bankers.....	1,000 75	2,021 80	6,918 23	797 84
Banking house.....	5,700 00	5,700 00	5,700 00	5,700 00
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....				
Current expenses and taxes paid.....	3,911 60	37 49	2,332 83	4,723 50
Interest paid.....				
Exchanges for clearing house.....	623 35	5,719 47	399 94	354 35
Checks and cash items.....	223 00	797 13	386 82	199 98
Nickels and pennies.....	228 73	413 75	336 15	123 75
Gold coin.....	10,000 00	10,000 00	15,000 00	15,000 00
Silver coin.....	3,085 75	2,250 80	2,331 00	3,451 00
U. S. and national bank notes.....	36,885 00	36,923 00	26,896 00	22,215 00
Totals.....	\$1,259,050 56	\$1,214,981 68	\$1,323,109 85	\$1,514,587 09
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	35,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	38,887 63	24,064 91	36,647 95	47,516 88
Dividends unpaid.....		1,345 00	50 00	
Individual deposits subject to check.....	471,926 63	421,558 86	492,193 94	594,348 24
Certificates of deposit.....	369,488 75	364,775 82	441,536 26	517,965 51
Savings deposits.....				
Certified checks.....		300 00		
Cashier's checks outstanding.....				
Due to banks and bankers.....	143,797 55	132,937 09	112,681 70	114,856 96
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,259,050 56	\$1,214,981 68	\$1,323,109 85	\$1,514,587 09

REPORT OF THE COMMISSIONER OF

No. 38.

PEOPLE'S SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; GURDON CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*.

DIRECTORS—G. Corning, G. B. Wiggins, B. F. Webster, Jno. J. Rupp, J. Schwartz, Wm. B. Baum, J. F. Boynton, H. A. Batchelor, L. P. Mason, W. C. McCallure.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$289,425 14	\$298,543 34	\$271,962 85	\$294,034 44
Stocks, bonds and mortgages.....	126,457 67	136,891 01	151,640 03	157,340 03
Overdrafts.....	1,427 52	2,235 83	4,407 85	1,607 76
Due from banks in reserve cities.....	85,259 74	96,157 15	92,962 68	90,049 33
Due from other banks and bankers.....	2,686 25	593 65	23 45	2,225 00
Banking house.....				
Furniture and fixtures	4,789 68	4,789 68	4,789 68	4,789 68
Other real estate.....	1,708 90	1,708 90	1,708 90	1,708 90
Current expenses and taxes paid.....	2,030 90	101 16	1,434 80	2,318 97
Interest paid.....	537 01		155 39	347 37
Exchanges for clearing house.....	775 00	1,023 37	1,590 63	1,023 21
Checks and cash items	38 21		126 33	63 22
Nickels and pennies.....	24 63	52 90	26 54	80 20
Gold coin.....	286 00	648 50	180 60	1,243 10
Silver coin.....	619 25	408 00	600 25	1,490 00
U. S. and national bank notes.....	2,691 00	4,949 00	3,138 00	4,363 00
Totals.....	\$518,754 90	\$548,092 99	\$534,762 48	\$563,184 21
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	13,708 06	4,051 25	10,210 45	17,213 18
Dividends unpaid.....				
Individual deposits subject to check	94,956 90	108,218 68	93,338 84	105,696 57
Certificates of deposit	28,110 59	27,780 09	27,593 58	27,993 41
Savings deposits	306,707 61	325,818 96	323,619 61	332,277 05
Certified checks.....		800 00		
Cashier's checks outstanding				
Due to banks and bankers	271 74	1,944 01		
Notes and bills re-discounted.....				
Bills payable				
Totals.....	\$518,754 90	\$548,092 99	\$534,762 48	\$563,184 21

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON T. BLISS, *President*; LORENZO T. DURAND, *Vice President*; RICHARD KHUEN, *Treasurer*.

DIRECTORS—Lorenzo T. Durand, Amasa Rust, Wm. Moys, Chas. E. Brenner, A. P. Bliss, Richard Khuen, Aaron T. Bliss, Jno. L. Jackson, Gordon Corning.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$242,863 93	\$248,828 54	\$278,803 01	\$272,259 53
Stocks, bonds and mortgages.....	126,544 62	120,450 55	120,412 75	120,792 75
Overdrafts.....				
Due from banks in reserve cities.....	51,773 67	76,982 80	55,341 98	62,322 23
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	829 34	846 34	859 91	866 91
Other real estate.....		4,621 01	4,621 01	4,621 01
Current expenses and taxes paid.....	954 91	1,517 30	2,304 17	2,978 68
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	158 92		608 61	228 11
Nickels and pennies.....	67 75	52 21	82 75	54 57
Gold coin.....	220 00	310 00	462 50	350 00
Silver coin.....	318 55	204 95	259 15	416 55
U. S. and national bank notes.....	963 00	999 00	1,835 00	591 00
Totals.....	\$124,694 69	\$454,762 70	\$464,535 84	\$465,471 42
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	9,197 55	9,229 97	15,200 84	20,134 97
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....	325,497 14	355,582 78	359,385 00	365,036 45
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$424,694 69	\$454,762 70	\$464,535 84	\$465,471 42

REPORT OF THE COMMISSIONER OF

No. 44.

SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized February 7, 1872.

H. C. POTTER, *President*; W. J. BARTOW, *Vice President*; A. SCHUPP, *Treasurer*; CHAS. M. COPLIN, *Assistant Treasurer*.

DIRECTORS—Phillip Baumgarten, Augustus Schupp, Jas. B. Peter, H. C. Potter, Jr., Gilbert M. Stark, Wm. J. Bartow, Henry C. Potter, W. H. Baldwin, Jr., Max Heavenrich, W. F. Potter.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$755,698 37	\$740,602 68	\$700,876 89	\$786,798 19
Stocks, bonds and mortgages	415,948 28	422,806 28	466,878 34	511,110 29
Overdrafts	391 53		450 04	1,444 93
Due from banks in reserve cities	283,481 42	240,402 98	306,515 02	214,695 97
Due from other banks and bankers	5,547 34	3,881 85	3,301 58	2,804 95
Banking house	65,768 58	65,768 58	65,768 58	65,768 58
Furniture and fixtures	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate				
Current expenses and taxes paid	426 91	187 42	1,625 00	57 52
Interest paid	1,313 34	22 78	413 74	834 24
Premiums paid				5,897 00
Exchanges for clearing house	691 80	706 15	823 15	1,556 94
Checks and cash items	2 25			2,560 18
Nickels and pennies	18 84	35 68	60 18	25 45
Gold coin	25,110 00	26,287 20	30,275 00	30,148 83
Silver coin	1,788 55	978 60	2,126 00	5,704 20
U. S. and national bank notes	6,819 00	17,183 00	25,865 00	26,420 00
Totals	\$1,516,505 73	\$1,522,313 10	\$1,607,883 02	\$1,659,327 27
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	23,038 73	21,594 91	25,095 02	38,600 14
Dividends unpaid		246 00		
Individual deposits subject to check	82,204 59	59,775 18	57,862 59	67,235 46
Certificates of deposit	69,560 91	61,247 01	73,440 68	82,537 79
Savings deposits	1,190,416 71	1,222,940 77	1,301,544 78	1,325,281 17
Certified checks				
Cashier's checks outstanding	815 00			251 46
Due to banks and bankers	489 79	6,509 23		421 25
Notes and bills re-discounted				
Bills payable				
Totals	\$1,516,505 73	\$1,522,313 10	\$1,607,883 02	\$1,659,327 27

No. 29.

COMMERCIAL AND SAVINGS BANK, SAINT CLAIR.

Organized October 18, 1886.

WM. S. HOPKINS, *President*; BELA W. JENKS, *Vice President*; ROBT. H. JENKS, *Cashier*; RUSS. S. JENKS, *Assistant Cashier*.

DIRECTORS—A. C. Grey, Jeremiah Jenks, B. W. Jenks, Robert H. Jenks, E. C. Recor, Justin R. Whiting, W. S. Hopkins.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$118,081 55	\$128,983 90	\$134,107 55	\$133,921 43
Stocks, bonds and mortgages	23,975 00	23,975 00	23,875 00	23,825 00
Overdrafts	515 91	198 65	163 37	360 66
Due from banks in reserve cities	8,091 88	10,297 47	17,734 69	16,822 68
Due from other banks and bankers				130 33
Banking house				
Furniture and fixtures	1,230 00	1,250 00	1,250 00	1,250 00
Other real estate	2,416 09	2,416 09	2,416 09	2,416 09
Current expenses and taxes paid	1,069 46		963 43	1,544 63
Interest paid	401 92	27 49	233 18	1,275 26
Exchanges for clearing house				
Checks and cash items	135 54	339 45	261 00	290 77
Nickels and pennies	35 18	27 47	12 83	10 56
Gold coin	1,995 00	2,838 25	1,862 10	1,947 50
Silver coin	650 95	718 25	284 00	794 65
U. S. and national bank notes	2,342 00	5,494 00	4,006 00	4,319 00
Totals	\$165,960 48	\$181,516 02	\$192,200 79	\$193,898 53
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	5,850 00	5,650 00	5,850 00	5,850 00
Undivided profits	10,139 57	6,790 74	9,757 84	12,505 38
Dividends unpaid	40 00	898 00		
Individual deposits subject to check	25,783 99	44,642 90	40,526 13	39,719 77
Certificates of deposit	36,251 34	34,185 56	45,366 73	48,043 06
Savings deposits	33,366 58	39,348 82	40,900 09	37,961 82
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$165,960 48	\$181,516 02	\$192,200 79	\$193,898 53

No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*; P. E. WALSWORTH, *Treasurer*;
E. C. DEXTER, *Assistant Treasurer*.

DIRECTORS—R. M. Steel, A. J. Baldwin, Cooley F. Ball, Warner Bunday, Josiah Upton, John Hicks,
George A. Steel, P. E. Walsworth, Galusha Pennell, Edwin E. White.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$80,372 74	\$40,187 74	\$45,492 10	\$80,192 21
Stocks, bonds and mortgages.....	71,188 21	110,322 21	112,242 21	82,635 28
Overdrafts.....				
Due from banks in reserve cities.....	30,915 61	30,242 55	24,160 26	17,856 28
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....	127 85	9 10	155 20	253 18
Interest paid.....	2,669 65	31 63	133 14	2,776 06
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....	44	2 00	79	08
Gold coin.....	1,315 00	2,830 00	1,012 30	1,075 00
Silver coin.....	26 75	22 50	43 50	28 00
U. S. and national bank notes.....	170 00	4,363 00	5,855 00	1,250 00
Totals.....	\$186,780 25	\$188,010 73	\$188,594 70	\$186,070 93
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	3,500 00	3,800 00	3,800 00	3,800 00
Undivided profits.....	4,979 09	2,547 50	3,537 19	5,680 07
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....	3,369 95	2,761 25	1,524 75	1,064 43
Savings deposits.....	139,931 21	143,901 98	144,782 76	140,576 43
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$186,780 25	\$188,010 73	\$188,594 70	\$186,070 93

No. 45.

STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1935.

PORTER K. PERRIN, *President*; GEO. F. MARVIN, *Vice President*; JNO. C. FITZGERALD, *Cashier*; H. M. FITZGERALD, *Assistant Cashier*.

DIRECTORS—Otis Fuller, Geo. F. Marvin, Porter K. Perrin, Gilbert E. Corbin, John H. Corbit, J. H. Fedewa, O. W. Munger, Jesse Sullivan, C. S. Allison, James Richardson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$155,181 52	\$155,888 54	\$150,219 90	\$154,465 77
Stocks, bonds and mortgages.....	21,000 00	20,000 00	20,000 00	20,000 00
Overdrafts.....	677 84	452 80	999 07	1,378 16
Due from banks in reserve cities.....	4,572 74	12,969 91	2,286 83	1,755 26
Due from other banks and bankers.....				
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	2,500 00
Other real estate.....		698 00	698 00	698 00
Current expenses and taxes paid.....	1,522 59	100 88	753 05	1,665 12
Interest paid.....	1,578 30	589 50	1,207 93	2,336 95
Exchanges for clearing house.....				
Checks and cash items.....	608 78	385 64	4,384 14	207 36
Nickels and pennies.....	158 94	224 36	148 70	136 64
Gold coin.....	9,725 00	5,685 00	12,042 50	6,055 00
Silver coin.....	2,290 00	2,395 00	870 00	1,754 37
U. S. and national bank notes.....	7,284 00	4,778 00	5,524 00	12,133 00
Totals.....	\$218,544 71	\$212,847 63	\$207,829 12	\$212,085 63
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,000 00	2,300 00	2,300 00	2,300 00
Undivided profits.....	5,470 24	1,461 33	4,806 55	7,615 12
Dividends unpaid.....				
Individual deposits subject to check.....	49,098 15	51,200 43	39,721 36	34,190 29
Certificates of deposit.....	93,928 44	98,492 07	96,557 62	102,334 74
Savings deposits.....	12,518 17	13,887 75	14,418 44	15,645 48
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	534 71	506 05	25 15	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$218,544 71	\$212,847 63	\$207,829 12	\$212,085 63

No. 31.

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

FRANCIS JORDAN, *President*; ORVILLE O. JORDAN, *Cashier*; J. W. ALLEN, *Assistant Cashier*.

DIRECTORS—J. H. Graham, Francis Jordan, E. A. Graham, A. W. Wells, Jno. Wallace, Jno. H. Lee, James Forbes.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$138,728 66	\$119,668 09	\$121,937 27	\$155,395 96
Stocks, bonds and mortgages.....	16,600 00	16,600 00	16,600 00	16,600 00
Overdrafts.....	653 11	756 49	877 86	523 15
Due from banks in reserve cities.....	45,399 06	79,481 15	113,948 87	45,191 25
Due from other banks and bankers.....	1,507 96	1,437 24	4,193 69	-----
Banking house.....	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures.....	3,002 41	3,002 41	3,002 41	3,002 41
Other real estate.....	175 00	175 00	175 00	175 00
Current expenses and taxes paid.....	1,656 84	2,403 92	3,246 56	4,023 10
Interest paid.....	-----	-----	-----	-----
Exchanges for clearing house.....	-----	-----	675 00	-----
Checks and cash items.....	166 00	50 68	125 00	196 30
Nickels and pennies.....	115 65	105 00	293 48	274 44
Gold coin.....	6,500 00	6,500 00	6,500 00	1,500 00
Silver coin.....	715 00	1,800 00	2,800 00	1,410 00
U. S. and national bank notes.....	12,170 00	27,144 00	16,500 00	19,350 00
Totals.....	\$226,839 69	\$263,523 98	\$295,425 14	\$252,093 60
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	17,900 87	17,900 87	17,900 87	17,906 87
Undivided profits.....	5,355 88	6,969 72	10,064 96	13,298 22
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	138,577 78	167,923 95	192,158 28	158,297 91
Certificates of deposit.....	40,005 16	45,268 11	47,657 59	37,177 18
Savings deposits.....	-----	-----	-----	-----
Certified checks.....	-----	-----	50 00	50 00
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	466 38	2,598 44	369 43
Notes and bills re-discounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$226,839 69	\$263,523 98	\$295,425 14	\$252,093 60

No. 42.

THE COMMERCIAL SAVINGS BANK OF ST. LOUIS, SAINT LOUIS.

Organized December 2, 1889.

L. SAVIERS, *President*; JAS. O. HILTON, *Vice President*; F. E. SALISBURY, *Cashier*.

DIRECTORS—H. Harrington, J. O. Hilton, A. S. McIntyre, N. White, Parker Merrill, Lemuel Saviers, J. W. Bernard.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$41,505 31	\$44,066 22	\$45,341 21	\$31,825 50
Stocks, bonds and mortgages.....	13,733 84	13,872 84	14,622 84	14,405 94
Overdrafts.....	23 87		249 61	219 06
Due from banks in reserve cities.....	10,258 79	8,467 15	9,308 52	3,932 56
Due from other banks and bankers.....	605 47	413 06	194 06	744 40
Banking house.....				
Furniture and fixtures.....	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate.....				
Current expenses and taxes paid.....	1,033 23	1,504 39	1,842 35	5 75
Interest paid.....	369 71	533 13	766 57	46 47
Exchanges for clearing house.....				
Checks and cash items.....	304 03	56 25		79 54
Nickels and pennies.....	167 39	206 23	250 25	311 00
Gold coin.....	1,072 50	635 00	258 50	622 50
Silver coin.....	1,316 95	1,242 65	2,921 10	2,488 15
U. S. and national bank notes.....	2,780 00	6,590 00	1,585 00	2,740 00
Totals.....	\$75,047 26	\$79,534 11	\$79,162 13	\$78,797 99
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	624 98	624 98	440 99	700 00
Undivided profits.....	2,123 47	2,322 68	3,934 21	348 38
Dividends unpaid.....				
Individual deposits subject to check.....	14,802 89	11,600 15	13,641 07	14,062 85
Certificates of deposit.....	24,639 49	27,204 44	23,354 38	22,331 34
Savings deposits.....	7,857 43	12,191 36	12,791 43	10,889 67
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				5,545 80
Bills payable.....				
Totals.....	\$75,047 26	\$79,534 11	\$79,162 13	\$78,797 99

No. 54.

SAULT SAVINGS BANK, LOAN AND TRUST CO., SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; T. C. ANTHONY, *Vice President*; JOHN Q. LOOK, *Treasurer*; E. L. STANLEY, *Assistant Treasurer*.

DIRECTORS—Geo. Kemp, C. E. Ainsworth, J. H. Steere, Wm. Chandler, T. C. Anthony, G. G. Scranton, R. D. Perry.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$72,957 63	\$75,641 50	\$82,167 00	\$98,086 73
Stocks, bonds and mortgages.....	23,146 19	23,515 43	26,685 23	26,187 94
Overdrafts.....	817 10	2,178 86	727 86	817 30
Due from banks in reserve cities.....	9,962 11	14,344 89	16,899 43	13,271 08
Due from other banks and bankers.....				
Banking house.....	44,876 99	44,876 99	44,876 99	44,876 99
Furniture and fixtures.....	2,949 76	2,949 76	2,949 76	2,949 76
Other real estate.....				
Current expenses and taxes paid.....	6,751 08	194 62	1,263 87	2,429 39
Interest paid.....	983 47	47 49	112 60	184 79
Exchanges for clearing house.....			888 22	
Checks and cash items.....	1,342 95	759 56		1,239 83
Nickels and pennies.....	29 88	163 67	50 01	63 76
Gold coin.....	4,115 00	560 00	1,360 00	3,030 00
Silver coin.....	541 75	680 75	740 00	789 00
U. S. and national bank notes.....	11,718 00	5,491 00	14,004 00	7,557 00
Totals.....	\$180,201 81	\$171,404 52	\$192,724 97	\$195,983 61
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	9,733 49	1,782 50	4,056 12	6,187 25
Dividends unpaid.....				
Individual deposits subject to check.....	45,209 22	44,858 21	57,981 04	49,548 88
Certificates of deposit.....	18,118 83	14,487 69	11,669 55	21,761 24
Savings deposits.....	47,140 27	50,828 12	59,018 26	58,488 74
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$180,201 81	\$171,404 52	\$192,724 97	\$195,983 61

No. 148.

CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

GEO. N. HALE, *President*; C. J. HEMPSTEAD, *Vice President*; L. E. PARSONS, *Cashier*.

DIRECTORS—Geo. N. Hale, Wm. S. Bradley, Chas. J. Hempstead, Edwin J. Phelps, L. E. Parsons, John C. Marson, Ransom T. Pierce, Orley M. Vaughan, Silas M. Trobridge, L. F. Otis,
James K. Barden, T. B. Buell.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....				
Stocks, bonds and mortgages.....				
Overdrafts.....				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....				

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

CHAS. J. MONROE, *President*; H. W. WILLIAMS, *Vice President*; L. S. MONROE, *Cashier*; EUGENE A. HAETMAN, *Assistant Cashier*.

DIRECTORS—Henry W. Williams, Chas. J. Monroe, Volney Ross, M. H. Bixby, Jno. Mackey, Geo. C. Palmer, Samuel P. Wilson, Eunice E. Moore, H. E. Boardman.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$150,845 49	\$136,688 82	\$134,785 76	\$127,616 71
Stocks, bonds and mortgages.....	50,677 69	52,171 69	52,033 05	51,359 06
Overdrafts.....	68 70	86 11	21 02	135 24
Due from banks in reserve cities.....	20,352 02	20,706 58	56,085 87	37,168 89
Due from other banks and bankers.....	636 12	100 82		
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Current expenses and taxes paid.....	1,714 42	327 65	1,075 75	2,168 13
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	276 97	331 38	1,125 29	702 06
Nicks and pennies.....	69 99	56 89	100 60	85 23
Gold coin.....	6,050 00	5,615 00	5,520 00	6,080 00
Silver coin.....	1,353 00	829 50	1,404 00	1,963 00
U. S. and national bank notes.....	6,094 00	5,824 00	9,389 00	4,900 00
Totals.....	\$240,433 40	\$233,740 44	\$264,531 31	\$244,127 36
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	31,000 00	32,000 00	32,000 00	32,000 00
Undivided profits.....	5,755 69	2,617 71	5,217 59	7,712 93
Dividends unpaid.....				
Individual deposits subject to check.....	100,514 50	95,788 13	123,304 90	96,296 27
Certificates of deposit.....	17,395 11	17,633 53	18,816 33	21,227 60
Savings deposits.....	35,768 10	35,701 07	35,435 83	36,585 65
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			256 69	304 86
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$240,433 40	\$233,740 44	\$264,531 34	\$244,127 86

No. 134.

CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

N. I. PACKARD, *President*; T. J. COLLINS, *Vice President*; H. A. CLAPP, *Cashier*.

DIRECTORS—N. I. Packard, H. A. Clapp, T. J. Collins, Martin E. Aulsebrook, Chas. A. Sturges, Dennis Kane, Geo. B. Tompkins, Edmund S. Amidon, William Stroud, Morris Kent, Henry L. Anthony, C. B. Back, Amos Sturgis.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$92,049 19	\$110,994 84	\$137,777 21	\$123,863 87
Stocks, bonds and mortgages	12,850 00	15,760 00	15,660 00	24,449 96
Overdrafts	1,084 58	1,311 04	3,516 58	5,567 25
Due from banks in reserve cities	5,962 63	7,749 86	6,508 86	5,297 68
Due from other banks and bankers			3,476 82	472 96
Banking house				
Furniture and fixtures	1,601 85	1,626 60	2,026 60	2,026 60
Other real estate				
Current expenses and taxes paid	5 04	10 16		
Interest paid		13 10		
Exchanges for clearing house	215 11	665 10	924 57	2,325 00
Checks and cash items	123 22	77 24	334 30	256 66
Nickels and pennies	74 32	66 67	80 66	10 53
Gold coin	805 00	732 50	4,270 07	1,065 00
Silver coin	1,049 25	1,143 40	1,786 00	1,501 00
U. S. and national bank notes	8,619 00	6,178 00	4,303 00	3,976 00
Totals	\$123,989 24	\$146,268 54	\$180,664 60	\$185,832 01
Liabilities.				
Capital stock paid in	\$38,920 00	\$46,090 00	\$50,000 00	\$50,000 00
Surplus fund		800 00	800 00	800 00
Undivided profits	804 56	269 31	1,394 53	1,781 23
Dividends unpaid				
Individual deposits subject to check	39,977 01	30,627 02	42,088 02	39,725 43
Certificates of deposit	26,080 29	27,614 58	47,230 29	54,932 73
Savings deposits	18,157 83	30,867 63	39,201 71	47,642 59
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$123,989 24	\$146,268 54	\$180,664 60	\$185,832 01

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

W. J. WILLITS, *President*; CYRUS ROBERTS, *Vice President*; GEORGE T. WOLF, *Cashier*.

DIRECTORS—J. W. French, W. E. Clark, Cyrus Roberts, George T. Wolf, Bishop E. Andrews, A. C. Wolf, W. J. Willits.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$89,988 37	\$96,430 68	\$100,963 57	\$107,268 75
Stocks, bonds and mortgages.....	8,798 70	10,098 70	14,204 85	15,254 85
Overdrafts.....	278 85	1,721 01	527 56	561 18
Due from banks in reserve cities.....	24,539 66	19,843 37	11,678 21	16,166 52
Due from other banks and bankers.....		1,759 00	1,984 80	3,659 09
Banking house.....				
Furniture and fixtures.....	3,057 41	3,057 41	3,057 41	3,146 41
Other real estate.....				6,000 00
Current expenses and taxes paid.....	1,078 53	28 33	780 58	1,227 92
Interest paid.....	278 89			594 42
Exchanges for clearing house.....				
Checks and cash items.....	123 60	127 22	91 00	87 70
Nickels and pennies.....	99 53	116 48	115 00	117 33
Gold coin.....	6,035 00	5,527 50	5,447 50	6,265 00
Silver coin.....	1,429 75	1,092 10	1,314 85	1,155 25
U. S. and national bank notes.....	7,880 00	8,842 00	6,349 00	6,646 00
Totals.....	\$143,551 29	\$148,648 75	\$146,344 33	\$168,150 37
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	100 00	300 00	300 00	300 00
Undivided profits.....	3,432 05	2,700 21	4,250 18	6,064 50
Dividends unpaid.....				
Individual deposits subject to check.....	41,467 15	37,246 43	32,661 28	35,076 03
Certificates of deposit.....	52,331 98	61,334 98	62,856 05	78,640 37
Savings deposits.....	15,220 11	17,017 13	16,276 82	16,989 47
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				1,080 00
Bills payable.....				
Totals.....	\$143,551 29	\$148,648 75	\$146,344 33	\$168,150 37

No. 138.

TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

PERRY HANNAH, *President*; A. TRACY LAY, *Vice President*; JAMES MORGAN, *2d Vice President*; J. T. HANNAH, *Cashier*; S. GARLAND, *Assistant Cashier*.

DIRECTORS—Perry Hannah, A. Tracy Lay, James Morgan, J. T. Hannah, S. Garland.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....		\$305,680 22	\$250,600 87	\$187,075 56
Stocks, bonds and mortgages.....		700 00	94,387 49	155,524 75
Overdrafts.....			472 68	318 81
Due from banks in reserve cities.....		150,108 85	183,474 41	163,134 83
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....		190 59	3,112 23	4,634 51
Interest paid.....			20 92	138 73
Exchanges for clearing house.....				
Checks and cash items.....		8,956 51	14,613 28	5,585 93
Nickels and pennies.....		107 84	200 44	202 44
Gold coin.....		545 00	144 80	215 00
Silver coin.....		2,478 00	3,833 88	5,365 10
U. S. and national bank notes.....		24,088 00	25,799 00	28,220 00
Totals.....		\$492,854 01	\$576,640 00	\$550,410 15
Liabilities.				
Capital stock paid in.....		\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				
Undivided profits.....		1,837 46	4,060 81	11,644 96
Dividends unpaid.....				
Individual deposits subject to check.....		353,187 45	380,965 25	290,311 90
Certificates of deposit.....		38,329 10	91,593 98	148,453 27
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$492,854 01	\$576,640 00	\$550,410 15

REPORT OF THE COMMISSIONER OF

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAS. R. HOSIE, *President*; L. T. BLOUNT, *Vice President*; GEO. H. STELLWAGEN, *Cashier*.

DIRECTORS—Jas. R. Hosie, Geo. H. Stellwagen, L. T. Blount, J. J. Stellwagen, Joseph Waltz, P. H. Stellwagen, Michael Darmstaetter.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$37,692 82	\$38,534 68	\$32,119 92	\$79,406 78
Stocks, bonds and mortgages.....	37,424 36	42,314 36	44,871 79	47,096 79
Overdrafts.....				
Due from banks in reserve cities.....	8,818 44	12,777 81	8,548 12	7,764 59
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,091 01	1,091 01	1,091 01	1,091 01
Other real estate.....				
Current expenses and taxes paid.....	365 55	26 80	221 15	446 76
Interest paid.....	169 20	12 00	67 54	170 59
Exchanges for clearing house.....				
Checks and cash items.....	732 25	798 15	76 90	102 21
Nickels and pennies.....	17 25	29 69	50 62	78 00
Gold coin.....	1,804 52	2,200 00	805 00	1,880 00
Silver coin.....	289 55	816 00	221 00	883 06
U. S. and national bank notes.....	1,801 00	1,836 00	1,905 00	1,812 00
Totals.....	\$120,205 95	\$130,436 50	\$134,988 05	\$129,682 73
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	250 00	500 00	500 00	500 00
Undivided profits.....	2,376 38	342 72	1,229 25	2,797 24
Dividends unpaid.....	4 00	160 00	40 00	
Individual deposits subject to check.....	13,395 50	19,578 02	15,540 40	16,897 90
Certificates of deposit.....	12,510 81	12,694 98	12,471 57	15,039 27
Savings deposits.....	66,169 26	72,160 78	80,206 88	79,448 33
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$120,205 95	\$130,436 50	\$134,988 05	\$129,682 73

No. 96.

LUMBERMEN'S STATE BANK, WEST BAY CITY.

Organized January 1, 1875.

SPENCER O. FISHER, *President*; JAMES DAVIDSON, *Vice President*; H. H. NORRINGTON, *Cashier*.

DIRECTORS—S. O. Fisher, H. H. Norrington, Jno. S. Gray, Jas. Davidson, J. E. Davidson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$478,678 48	\$168,131 93	\$436,884 53	\$502,640 10
Stocks, bonds and mortgages.....	29,290 00	22,390 00	38,950 00	30,500 00
Overdrafts.....				913 10
Due from banks in reserve cities.....	11,942 11	19,510 31	7,686 43	17,871 31
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	3,460 33	3,460 33	3,460 33	3,460 33
Other real estate.....				
Current expenses and taxes paid.....	142 00	265 00	31 00	822 26
Interest paid.....	13 89	442 06		13 83
Exchanges for clearing house.....				1,730 34
Checks and cash items.....	1,343 57	324 68	717 47	396 15
Nickels and pennies.....	326 93	553 21	396 73	146 00
Gold coin.....	655 00	2,765 00	112 50	695 00
Silver coin.....	1,857 60	3,939 50	2,207 62	1,497 15
U. S. and national bank notes.....	12,570 00	8,896 00	17,697 00	11,078 00
Totals.....	\$541,276 91	\$530,630 02	\$507,093 66	\$571,763 66
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	24,078 20	22,663 13	26,878 76	34,689 92
Dividends unpaid.....				
Individual deposits subject to check.....	338,859 47	315,669 90	314,437 37	334,722 43
Certificates of deposit.....	71,489 00	54,678 00	60,705 06	62,327 10
Savings deposits.....	43,350 24	46,506 00	51,125 00	61,963 57
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				270 74
Notes and bills rediscounted.....	13,500 00	41,163 99	3,947 47	27,790 85
Bills payable.....				
Totals.....	\$541,276 91	\$530,630 02	\$507,093 66	\$571,763 66

No. 17.

PEOPLE'S SAVINGS BANK, WEST BAY CITY.

Organized December 27, 1888.

GEO. L. MOSHER, *President*; JOHN BOURN, *Vice President*; L. C. BUTLER, *Cashier*.

DIRECTORS—G. L. Mosher, L. C. Butler, H. W. Webber, E. C. Chapin, Jno. Bourn, C. E. Pierce, A. Mosher, Jr., M. Hagarty, Jacob Stahl, D. McLaughlin.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$125,902 10	\$114,327 90	\$110,512 39	\$107,053 78
Stocks, bonds and mortgages.....	35,350 54	38,743 69	39,865 53	47,412 45
Overdrafts.....	757 84	1,925 31	5,264 98	8,056 04
Due from banks in reserve cities.....	7,722 32	5,159 45	9,577 98	5,198 79
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	2,700 00	2,490 00	2,430 00	2,430 00
Other real estate.....	395 38	395 38	395 38	395 38
Current expenses and taxes paid.....	1,842 14	5 55	1,290 16	2,021 76
Interest paid.....	1,608 88	44 68	1,324 36	1,755 02
Exchanges for clearing house.....				
Checks and cash items.....	6,709 90	11,494 36	15,637 63	3,062 52
Nickels and pennies.....	253 70	239 93	116 77	112 53
Gold coin.....	605 00	980 00	800 00	6,120 00
Silver coin.....	432 75	734 75	400 25	1,705 25
U. S. and national bank notes.....	3,704 00	2,766 00	3,096 00	3,465 00
Totals.....	\$188,284 50	\$180,302 00	\$191,311 63	\$188,788 57
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	6,945 28	1,008 05	4,094 33	6,183 67
Dividends unpaid.....	10 40	127 40	16 40	10 40
Individual deposits subject to check.....	35,083 30	28,902 13	35,351 63	49,316 65
Certificates of deposit.....	18,471 61	19,955 28	16,837 25	15,597 62
Savings deposits.....	69,673 91	70,209 14	74,511 92	57,225 23
Certified checks.....	100 00	100 00		
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$188,284 50	\$180,302 00	\$191,311 63	\$188,788 57

No. 103.

WHITEHALL STATE SAVINGS BANK, WHITEHALL.

Organized September 30, 1890.

I. M. WESTON, *President*; H. E. STAPLES, *Vice President*; S. H. LASLEY, *Cashier*.

DIRECTORS—Chas. E. Weston, H. L. Delano, Albert Mears, H. E. Staples, I. M. Weston.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$132,766 43	\$133,618 17	\$140,229 48	\$125,448 08
Stocks, bonds and mortgages.....	6,381 17	6,381 17	5,200 00	5,200 00
Overdrafts.....	3,958 11	3,833 72	3,699 23	2,421 01
Due from banks in reserve cities.....	5,530 31	3,947 62	9,902 53	2,443 58
Due from other banks and bankers.....	2,235 78	2,502 05	3,371 28	2,842 33
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Current expenses and taxes paid.....	949 23	18 55	773 94	1,297 71
Interest paid.....	1,113 40	133 42	443 77	1,335 57
Exchanges for clearing house.....				
Checks and cash items.....	1,219 97	3,181 43	2,098 68	4,545 23
Nickels and pennies.....	131 55	110 79	82 08	65 98
Gold coin.....	5,462 50	5,295 00	5,275 00	5,385 00
Silver coin.....	1,399 00	917 70	1,447 25	1,445 80
U. S. and national bank notes.....	7,046 00	7,177 00	4,999 00	7,808 00
Totals.....	\$174,743 40	\$183,166 62	\$189,522 24	\$167,293 63
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	5,069 82	4,281 32	2,236 95	4,990 67
Dividends unpaid.....				
Individual deposits subject to check.....	51,988 29	54,392 92	53,691 22	19,408 55
Certificates of deposit.....	89,655 36	102,236 55	102,236 13	104,431 63
Savings deposits.....	276 86	334 17	357 94	875 23
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,303 07	471 06		
Notes and bills rediscounted.....				11,537 50
Bills payable.....				
Totals.....	\$174,743 40	\$183,166 62	\$189,522 24	\$167,293 63

REPORT OF THE COMMISSIONER OF

No. 3.

STATE BANK OF WHITE PIGEON, WHITE PIGEON.

Organized January 24, 1889.

DAVID P. HAMILTON, *President*; JOHN MURRAY, *Vice President*; JOHN G. SCHURTZ, *Cashier*.

DIRECTORS—John G. Schurtz, Jno. Murray, David P. Hamilton, Peter Putnam, Chas. W. Hotchin, Fred C. Hotchin, A. W. Murray, John H. Cotton, Birdsey Peck, John Hotchin, H. E. Jarrett.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$70,218 41	\$75,854 55	\$85,021 39	\$101,818 84
Stocks, bonds and mortgages.....	6,911 66	6,911 66	7,611 66	7,851 66
Overdrafts.....	618 61	81 07	982 80	128 42
Due from banks in reserve cities.....	8,262 87	7,955 95	1,949 78	8,337 12
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....				
Current expenses and taxes paid.....	368 32	19 95	256 40	422 95
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	992 95	377 99	264 85	97 65
Nickels and pennies.....	45 16	48 64	23 16	11 87
Gold coin.....	250 00	500 00	240 00	75 00
Silver coin.....	178 10	491 95	354 75	588 50
U. S. and national bank notes.....	7,218 00	8,690 00	7,885 00	6,175 00
Totals.....	\$96,348 08	\$101,724 76	\$105,538 79	\$126,806 01
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	13,500 00	15,500 00	15,500 00	15,500 00
Undivided profits.....	2,481 87	710 02	1,581 05	2,254 22
Dividends unpaid.....				
Individual deposits subject to check.....	14,082 84	16,497 34	16,577 50	18,745 08
Certificates of deposit.....	41,278 87	44,017 40	47,180 24	65,308 76
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$96,348 08	\$101,724 76	\$105,538 79	\$126,806 01

No. 35.

WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

C. W. BEARDSLEY, *President*; WM. E. DENNIS, *Vice President*; BION WIXON, *Cashier*; GEORGE H. BEARDSLEY, *Assistant Cashier*.

DIRECTORS—L. Case, Bion Wixon, Theodore Hoffman, S. W. Taylor, Jno. J. Defendorf, Chas. W. Beardsley, Jacob Stoffer, Wm. E. Dennis, Lysander Carpenter.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 2.
Loans and discounts.....	\$54,756 61	\$79,576 48	\$79,446 21	\$70,690 88
Stocks, bonds and mortgages.....	25,382 87	24,682 87	26,632 87	26,582 87
Overdrafts.....				
Due from banks in reserve cities.....	38,336 43	26,483 45	20,189 47	26,047 45
Due from other banks and bankers.....			846 50	
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Current expenses and taxes paid.....	581 84	776 09	1,046 68	1,408 81
Interest paid.....	14 82	14 32	14 32	
Exchanges for clearing house.....				
Checks and cash items.....	2,512 82	496 65	499 79	
Nickels and pennies.....	180 25	48 25	98 32	48 36
Gold coin.....	1,500 00	1,620 00	1,570 00	1,500 00
Silver coin.....	793 36	794 95	531 45	628 00
U. S. and national bank notes.....	7,857 00	5,425 00	6,385 00	3,745 00
Totals.....	\$135,915 00	\$144,458 01	\$141,360 61	\$135,245 82
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits.....	2,644 00	2,823 67	4,958 37	6,715 71
Dividends unpaid.....				
Individual deposits subject to check.....	23,154 06	27,799 83	27,422 32	17,664 64
Certificates of deposit.....	58,616 95	61,385 01	57,479 92	59,365 27
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$135,915 00	\$144,458 01	\$141,360 61	\$135,245 82

REPORT OF THE COMMISSIONER OF

No. 64.

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President*; FREDERIO B. SIBLEY, *Vice President*; W. VAN MILLER, *Cashier*.

DIRECTORS—Eustace C. Bowman, Sidney D. Miller, Chas. W. Thomas, Edmund P. Christian, J. S. Van Alstyne, Sidney T. Miller, W. V. Miller, Frederic B. Sibley, Geo. Hendrie.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$100,818 01	\$92,352 61	\$80,964 49	\$65,788 57
Stocks, bonds and mortgages	139,055 00	139,000 00	157,514 69	150,826 56
Overdrafts				
Due from banks in reserve cities	58,887 56	53,061 48	63,146 88	79,114 80
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,647 53	1,647 53	1,647 53	1,647 53
Other real estate				
Current expenses and taxes paid	958 49		831 16	952 74
Interest paid	9 16		3 70	20 93
Exchanges for clearing house				
Checks and cash items	455 42	100 17	589 45	582 45
Nickels and pennies	33 84	60 10	46 49	20 91
Gold coin	587 00	437 50		640 00
Silver coin	800 00	400 00	703 00	210 00
U. S. and national bank notes	2,355 00	1,868 00	2,240 00	995 00
Totals	\$305,057 01	\$289,727 34	\$287,687 39	\$300,792 49
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits	7,418 73	2,586 39	4,860 05	6,891 28
Dividends unpaid				
Individual deposits subject to check	95,159 88	82,744 67	78,953 49	81,914 67
Certificates of deposit	8,800 00	7,240 00	7,240 00	7,240 00
Savings deposits	187,178 40	140,156 28	139,638 85	148,258 54
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$305,057 01	\$289,727 34	\$287,687 39	\$300,792 49

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

SULLIVAN M. CUTCHEON, *President*; HENRY P. GLOVER, *Vice President*; R. W. HEMPHILL, *Cashier*.

DIRECTORS—Robert W. Hemphill, H. P. Glover, Sullivan M. Cutcheon, Lucius S. Moore, Hal W. Glover.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$180,246 69	\$186,667 88	\$184,699 98	\$193,070 66
Stocks, bonds and mortgages.....	69,878 00	70,478 00	72,678 00	72,348 00
Overdrafts.....	302 83	72 38	1,169 89	224 35
Due from banks in reserve cities.....	27,180 78	20,771 61	30,595 92	22,418 99
Due from other banks and bankers.....	936 83	1,321 41	663 88	622 21
Banking house.....	23,000 00	23,000 00	23,000 00	23,000 00
Furniture and fixtures.....	2,000 00	2,000 00	3,250 00	3,250 00
Other real estate.....	600 00	600 00	600 00	600 00
Current expenses and taxes paid.....	1,949 90	172 28	2,246 22	3,124 22
Interest paid.....	3,096 21	287 35	2,398 16	2,514 75
Exchanges for clearing house.....		393 69	1,728 12	806 30
Checks and cash items.....	772 69	487 27	923 42	
Nickels and pennies.....	12 20	10 50	48 05	24 43
Gold coin.....	5,227 50	5,707 50	6,657 50	260 00
Silver coin.....	764 50	1,364 25	2,024 75	1,409 00
U. S. and national bank notes.....	8,122 00	6,321 00	8,226 00	6,550 00
Totals.....	\$328,889 68	\$324,555 17	\$345,905 90	\$333,222 91
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	9,719 52	5,752 19	9,138 29	13,509 16
Dividends unpaid.....				
Individual deposits subject to check.....	68,196 17	62,331 74	70,485 49	70,138 83
Certificates of deposit.....	159,606 89	167,305 88	177,363 43	165,381 31
Savings deposits.....	40,367 40	38,165 36	33,018 69	33,149 11
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$328,889 68	\$324,555 17	\$345,905 90	\$333,222 91

FIDELITY LOAN AND TRUST COMPANY, DETROIT.

R. W. GILLET, *President*; F. W. HAYES, *Vice President*; J. P. GILMORE, *Secretary*.

DIRECTORS—R. W. Gillett, Wm. H. Elliott, Jas. D. Standish, F. W. Hayes, Jas. E. Davis, A. E. F. White, C. A. Black, H. S. Pingree, Jno. Canfield, W. R. Burt, W. D. Preston.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 3.
Loans and discounts				
Stocks, bonds and mortgages.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Overdrafts				
Due from banks in reserve cities.....				
Due from other banks and bankers.....				
Banking house				
Furniture and fixtures and expense account.....	47,586 82	48,501 10	49,384 39	49,732 09
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house.....				
Checks and cash items				
Nickels and pennies.....				
Gold coin.....				
Silver coin				
U. S. and national bank notes.....				
Totals	\$62,586 82	\$63,501 10	\$64,384 39	\$64,732 09
Liabilities.				
Capital stock paid in	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....				
Undivided profits	16,839 81	17,271 06	17,771 86	18,682 61
Dividends unpaid.....				
Individual deposits subject to check				
Certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	16,247 01	16,230 04	16,612 53	16,049 48
Notes and bills rediscounted.....				
Bills payable				
Totals	\$62,586 82	\$63,501 10	\$64,384 39	\$64,732 09

THE UNION TRUST COMPANY, DETROIT.

D. M. FERRY, President; W. C. McMILLAN, First Vice President; J. L. EDSON, Second Vice President; ELWOOD T. HANCO, Secretary; B. H. LAWSON, Assistant Secretary and Treasurer.

DIRECTORS—J. L. Edson, W. H. Elliott, W. C. Colburn, S. D. Miller, H. B. Ledyard, Geo. H. Barbour, W. C. McMillan, James McMillan, F. J. Hecker, D. Whitney, Jr., R. A. Alger, D. M. Ferry, M. W. O'Brien, M. S. Smith, Geo. H. Russell, Hugh McMillan, F. W. Hayes, C. H. Buhl, Simon J. Murphy, Geo. H. Hopkins, A. E. F. White, Charles Stinchfield.

EXECUTIVE COMMITTEE—D. M. Ferry, *ex officio* chairman, F. J. Hecker, Hugh McMillan, D. Whitney, Jr., F. W. Hayes, M. W. O'Brien, W. C. Colburn, M. S. Smith, S. D. Miller.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$30,000 00	\$40,000 00	\$30,250 00	\$30,250 00
Stocks, bonds and mortgages.....	324,850 00	\$91,900 00	497,250 00	553,150 00
Overdrafts.....				
Due from banks in reserve cities.....	134,708 17	95,717 11	17,552 93	22,780 13
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,179 49	1,179 49	1,179 49	1,179 49
Other real estate.....	190,000 00	190,000 00	190,000 00	190,000 00
Current expenses and taxes paid.....	2,577 94	3,153 89	10,051 87	11,434 35
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and pennies.....				
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....				
Totals.....	\$683,115 60	\$721,950 49	\$746,283 79	\$808,793 96
Liabilities.				
Capital stock paid in.....	\$493,350 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....				
Undivided profits.....	5,961 18	10,762 25	13,566 37	21,487 36
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....	150,000 00	175,000 00	195,000 00	250,281 00
Trust deposits.....			1,067 88	5,075 60
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....	33,404 42	36,183 24	36,849 54	\$2,000 00
Totals.....	\$683,115 60	\$721,950 49	\$746,283 79	\$808,793 96

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, *President*; WILLARD BARNHART, *Vice President*; DARWIN D. CODY, *Second Vice President*; HENRY IDEMA, *Third Vice President*; ANTON G. HODENPYL, *Secretary*.

DIRECTORS—THOS. D. GILBERT, T. STEWART WHITE, LEWIS H. WITHEY, DANIEL H. WATERS, W. W. CUMMER, ALFRED D. RATHBONE, R. B. WOODCOCK, JAMES M. BARNETT, E. GOLDEN FILER, HARVEY J. HOLLISTER, N. L. AVERY, WILLARD BARNHART, SAMUEL SEARS, CHARLES H. HACKLEY, S. B. JENKS, HENRY IDEMA, DARWIN D. CODY, CHARLES FOX, F. A. GORHAM, JOHN W. CHAMPLIN, ANTON G. HODENPYL.

EXECUTIVE COMMITTEE—LEWIS H. WITHEY, THOMAS D. GILBERT, DARWIN D. CODY, WILLARD BARNHART, DANIEL H. WATERS, JAMES M. BARNETT, ANTON G. HODENPYL.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$190,068 66	\$186,727 08	\$174,803 32	\$226,929 45
Stocks, bonds and mortgages.....	245,120 99	287,023 46	294,199 29	297,359 15
Overdrafts				
Due from banks in reserve cities.....	23,550 97	187,543 42	81,362 76	84,995 78
Due from other banks and bankers.....	75,048 56	23,890 00	127,884 10	77,289 88
Banking house				
Furniture and fixtures	952 15	1,411 73	22,563 90	22,533 15
Other real estate.....	929 52	4,089 34	4,075 99	4,070 76
Current expenses and taxes paid.....	5,580 12	1,560 72	5,068 49	8,271 97
Interest paid	2,239 42	474 65	4,725 53	3,786 48
Exchanges for clearing house.....	518 21	560 00	5,001 25	320 00
Checks and cash items	696 35	762 77	502 32	346 94
Nickels and pennies.....	64 73	68 50	58 49	31 93
Gold coin.....	10,075 00	7,000 00	9,125 00	9,005 00
Silver coin	164 10	118 80	194 25	254 25
U. S. and national bank notes	1,001 00	5,592 00	14,018 00	5,012 00
Totals.....	\$557,284 88	\$606,321 47	\$743,582 69	\$741,206 24
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	18,635 70	15,847 88	25,521 79	46,048 75
Dividends unpaid				
Individual deposits subject to check	191,261 55	138,867 34	302,094 13	268,664 23
Certificates of deposit	122,387 63	226,606 25	190,966 77	201,493 28
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted.....				
Bills payable				
Totals.....	\$557,284 88	\$606,321 47	\$743,582 69	\$741,206 24

REPORTS
OF THE
NATIONAL BANKS
OF MICHIGAN

As furnished the Commissioner of the State Banking
Department,

MAY 17, JULY 12, SEPTEMBER 30 AND DECEMBER 9,

1892.

No. 3316.

FIRST NATIONAL BANK, ALBION.

W. O. DONOUGHUE, *President*; C. W. DALRYMPLE, *Vice President*; H. M. DEARING, *Cashier*;
G. V. DEARING, *Assistant Cashier*.

DIRECTORS—W. O. Donoughue, C. W. Dalrymple, C. H. Mann, E. A. Landon, B. Elwood,
H. M. Dearing, H. D. Smith.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 2.
Loans and discounts	\$854,900 46	\$332,891 27	\$342,796 05	\$390,602 64
Overdrafts	4,899 25	3,795 23	4,385 25	11,875 70
U. S. bonds, to secure circulation	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	1,000 00	1,967 47	1,796 83	1,796 83
Due from approved reserve agents	18,396 44	48,160 21	21,906 05	22,297 88
Due from other national banks	1,138 11			
Due from State banks and bankers				
Banking house furniture and fixtures	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate and mortgages owned	2,250 00	2,000 00	2,000 00	2,000 00
Current expenses and taxes paid	1,455 26	97 68	1,804 35	2,663 91
Premiums on U. S. bonds				
Checks and other cash items	1,848 18	4,111 40	3,263 75	3,002 17
Exchanges for clearing house				
Bills of other banks	3,078 00	1,633 00	8,258 00	3,817 00
Fractional paper currency, nickels and cents	228 23	223 59	268 60	238 77
Specie { Gold	9,662 50	10,467 50	12,488 85	12,924 25
{ Silver	1,818 00	1,544 20		
Legal tender notes	5,000 00	5,000 00	5,000 00	5,000 00
Five per cent redemption fund	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer				
Totals	\$452,391 93	\$459,069 05	\$451,065 33	\$443,435 00
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	17,420 32	9,837 79	15,041 88	20,954 70
National bank notes outstanding	33,750 00	33,750 00	33,750 00	33,750 00
Dividends unpaid				
Individual deposits, subject to check	117,277 60	129,784 58	125,892 47	116,079 69
Demand certificates of deposit	109,944 01	113,596 68	111,400 99	107,651 21
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashiers' checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills re-discounted	11,000 00	7,000 00		
Bills payable				
Totals	\$452,391 93	\$459,069 05	\$451,065 33	\$443,435 00

THE BANKING DEPARTMENT.

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No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

B. D. PRITCHARD, *President*; IRA CHICHESTER, *Vice President*; F. I. CHICHESTER, *Cashier*.

DIRECTORS—B. D. Pritchard, Ira Chichester, N. B. West, Chas. H. Furber, L. S. Burton.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$122,417 59	\$123,554 77	\$118,921 88	\$115,178 48
Overdrafts	8,118 08	2,101 92	3,933 63	7,891 42
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	20,511 66	20,568 49	20,568 49	20,968 49
Due from approved reserve agents	22,847 62	20,796 98	19,706 23	14,804 64
Due from other national banks	10,195 11	11,913 51	5,754 11	619 55
Due from State banks and bankers	53 70	53 05	10 00	222 78
Banking house furniture and fixtures	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate and mortgages owned	1,800 00	10,380 75	2,380 75	2,800 00
Current expenses and taxes paid	1,198 85	68 87	575 27	1,013 94
Premiums on U. S. bonds				
Checks and other cash items	180 86	312 03	596 01	189 95
Exchanges for clearing house				
Bills of other banks		1,065 00	220 00	235 00
Fractional paper currency, nickels and cents	74 91	414 04	87 63	882 53
Specie { Gold	13,619 56	9,216 48	10,235 96	15,311 51
{ Silver				
Legal tender notes	5,505 00	2,785 00	3,590 00	5,005 00
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. treasurer	500 00			
Totals	\$221,793 62	\$222,002 87	\$201,651 48	\$208,323 79
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	10,518 80	8,255 02	2,324 88	5,579 94
National bank notes outstanding	9,750 00	11,250 00	11,280 00	10,750 00
Dividends unpaid	970 00	220 00	100 00	100 00
Individual deposits, subject to check	75,886 40	82,929 11	65,914 88	64,652 97
Demand certificates of deposit	61,690 42	60,248 24	62,082 24	62,240 88
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks		40 00		
Cashiers' checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$221,793 62	\$222,002 87	\$201,651 48	\$208,323 79

REPORT OF THE COMMISSIONER OF

No. 2847.

ALPENA NATIONAL BANK, ALPENA.

GEO. L. MALTZ, *President*; F. W. GILCHRIST, *Vice President*; JNO. C. COMFORT, *Cashier*.

DIRECTORS—Geo. L. Maltz, F. W. Gilchrist, W. H. Potter, E. K. Potter, W. H. Johnson, A. N. Spratt, W. L. Churchill.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$340,485 22	\$307,999 56	\$328,645 21	\$309,815 88
Overdrafts.....	4,820 98	4,488 51	918 11	2,043 35
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	6,483 55	6,483 55	5,194 81	5,369 31
Due from approved reserve agents.....	131,557 25	185,977 38	153,502 36	161,316 70
Due from other national banks.....		683 71	1,521 08	4,282 58
Due from State banks and bankers.....	40 40	170 17	237 10	173 70
Banking house furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	5,240 43		4,463 86	7,156 24
Premiums on U. S. bonds.....				
Checks and other cash items.....	726 29	677 41	475 48	2,426 22
Exchanges for clearing house.....				
Bills of other banks.....	3,547 00	4,974 00	3,197 00	5,161 00
Fractional paper currency, nickels and cents.....	46 54	48 05	103 86	54 02
Specie { Gold.....	6,851 00	10,120 45	10,580 75	14,140 00
{ Silver.....				
Legal tender notes.....	21,848 00	13,585 00	19,317 00	13,184 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$576,896 63	\$590,432 79	\$583,816 12	\$580,243 00
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	13,000 00	13,000 00	13,000 00	13,000 00
Undivided profits.....	9,307 48	1,221 66	7,104 53	11,549 58
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....				
Individual deposits, subject to check.....	276,522 12	293,003 83	277,840 61	258,982 99
Demand certificates of deposit.....	182,313 16	188,207 80	190,570 98	201,760 43
United States deposit.....				
Deposit of U. S. disbursing officer.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....	253 89			
Due to State banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$576,896 63	\$590,432 79	\$583,816 12	\$580,243 00

No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

PHILIP BACH, *President*; JNO. M. WHEELER, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS—Philip Bach, John M. Wheeler, E. D. Kinne, Harrison Soule, Henry Cornwell, James L. Babcock, James Clements, Moses Seabolt, Wm. McCreery.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$310,536 53	\$317,025 10	\$311,186 41	\$329,061 48
Overdrafts	2,896 71	2,201 84	25,384 44	2,722 64
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	6,000 00	9,700 00	9,200 00	9,500 00
Due from approved reserve agents	51,859 01	88,724 86	50,511 58	34,147 53
Due from other national banks	23,531 32		110 50	
Due from State banks and bankers		16,278 85	2,367 50	13,625 85
Banking house furniture and fixtures	13,950 00	13,950 00	13,950 00	13,950 00
Other real estate and mortgages owned	16,000 00	15,500 00	15,400 80	15,396 40
Current expenses and taxes paid	1,957 32	20 47	1,166 86	2,018 17
Premiums on U. S. bonds	4,500 00	4,500 00	4,500 00	4,500 00
Checks and other cash items	261 56	100 29	4,565 18	388 05
Exchanges for clearing house				
Bills of other banks	8,235 00	2,430 00	3,915 00	9,067 00
Fractional paper currency, nickels and cents	246 25	215 67	180 21	124 50
Specie { Gold	13,535 00	13,158 60	12,280 00	12,990 00
{ Silver	782 00		380 10	366 45
Legal tender notes	1,799 00	4,325 00	4,425 00	6,499 00
Five per cent redemption fund	1,125 00	1,125 00	1,124 70	1,125 00
Due from U. S. treasurer				
Totals	\$482,184 70	\$464,285 28	\$485,628 26	\$480,482 07
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	18,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	36,612 12	29,428 24	34,273 90	89,237 64
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid	80 00	668 00	112 00	40 00
Individual deposits, subject to check	197,438 08	192,946 22	209,886 88	208,497 89
Demand certificates of deposit	107,379 50	98,742 82	98,755 48	95,236 54
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	180 00			
Cashier's checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$482,184 70	\$464,285 28	\$485,628 26	\$480,482 07

No. 3896.

MERCHANTS' NATIONAL BANK, BATTLE CREEK.

A. W. WRIGHT, *President*; FRANK TURNER, *Vice President*; SCOTT FIELD, *Cashier*.

DIRECTORS—Scott Field, A. C. Hamblin, A. W. Wright, Frank Turner, Peter Hoffmaster.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$145,262 42	\$146,776 13	\$144,599 62	\$154,877 24
Overdrafts.....	626 25	841 79	9,839 06	1,232 08
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	3,033 32	3,033 32	2,699 99	2,699 99
Due from approved reserve agents.....	25,852 71	33,551 25	29,433 35	24,484 95
Due from other national banks.....	63 80	157 23	108 93	
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	2,899 65	2,899 65	2,899 65	2,899 65
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....		133 40	1,530 46	2,445 20
Premiums on U. S. bonds.....	2,150 00	2,150 00	2,150 00	2,150 00
Checks and other cash items.....	202 62	1,423 92	84 56	962 64
Exchanges for clearing house.....				
Bills of other banks.....	2,749 00	2,022 00	300 00	600 00
Fractional paper currency, nickels and cents.....	21 31	66 21	79 35	141 55
Specie { Gold.....	7,088 90	11,971 35	4,265 00	3,185 00
{ Silver.....			1,945 00	6,262 15
Legal tender notes.....	4,000 00	4,000 00	1,000 00	
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$220,074 98	\$235,171 24	\$237,059 97	\$228,665 57
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	7,000 00	7,500 00	7,500 00	7,500 00
Undivided profits.....	6,757 55	3,152 45	6,141 45	8,426 03
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....		400 00		
Individual deposits subject to check.....	64,232 66	81,589 67	71,485 25	71,934 82
Demand certificates of deposit.....	19,584 77	20,029 12	19,453 27	18,904 72
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$220,074 98	\$235,171 24	\$237,059 97	\$228,665 57

3314.

THE NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

V. P. COLLIER, *President*; CHAS. AUSTIN, *Vice President*; JAS. BOUGHTON, *Cashier*.

DIRECTORS—V. P. Collier, B. F. Graves, Wm. Merritt, E. C. Nichols, Geo. E. Hawes, Chas. Austin, David Shepard.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$314,889 98	\$325,796 08	\$354,233 53	\$356,070 61
Overdrafts	1,645 18	853 84	1,737 22	3,658 99
U. S. bonds, to secure circulation	40,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	30,900 00	30,900 00	30,900 00	30,900 00
Due from approved reserve agents	108,093 60	91,214 57	143,734 56	150,455 01
Due from other national banks	1,211 20	550 00	127 06	3,590 00
Due from State banks and bankers	39,201 84	27,439 14	15,095 32	14,291 69
Banking house furniture and fixtures	10,842 74	11,742 74	11,742 74	11,742 74
Other real estate and mortgages owned				
Current expenses and taxes paid	2,427 66	856 35	1,306 16	2,092 93
Premiums on U. S. bonds	7,414 00	7,394 00	7,394 00	7,394 00
Checks and other cash items	742 73	812 71	381 12	480 20
Exchanges for clearing house				
Bills of other banks	3,380 00	8,420 00	1,540 00	5,110 00
Fractional paper currency, nickels and cents	141 89	66 74	139 06	89 63
Specie { Gold				
{ Silver	23,552 35	31,897 85	20,140 60	21,071 85
Legal tender notes	5,000 00	5,000 00	4,000 00	2,000 00
Five per cent redemption fund	1,800 00	1,800 00	1,800 00	1,800 00
Merchandise			715 77	702 61
Due from U. S. treasurer				
Totals	\$591,252 95	\$587,313 97	\$634,991 14	\$651,425 31
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	14,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	21,729 62	11,468 84	17,430 03	21,219 26
National bank notes outstanding	36,000 00	34,700 00	36,000 00	36,000 00
Dividends unpaid		2,480 00		
Individual deposits subject to check	328,844 79	341,303 22	388,173 24	405,596 06
Demand certificates of deposit	40,678 54	32,361 91	28,887 87	23,809 97
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashiers' checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$591,252 95	\$587,313 97	\$634,991 14	\$651,425 31

REPORT OF THE COMMISSIONER OF

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

JNO. F. EDDY, *President*; THOS. CRANAGE, *Vice President*; FRED'K P. BROWNE, *Cashier*.

DIRECTORS—J. F. Eddy, T. Cranage, F. P. Browne, S. Eddy, H. B. Smith, G. K. Jackson, Wm. H. Miller, E. A. Cooley, Wm. H. McEwan.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$529,467 95	\$627,511 80	\$569,219 80	\$705,179 66
Overdrafts.....	1,444 11	1,543 47	723 95	72 44
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	800 00			6,637 50
Due from approved reserve agents.....	48,056 27	25,344 38	206,695 90	51,051 56
Due from other national banks.....	11,726 22	11,692 75	19,862 49	14,888 65
Due from State banks and bankers.....	6,982 90	5,837 56	25,931 69	11,151 27
Banking house furniture and fixtures.....	35,000 00	35,000 00	35,000 00	35,000 00
Other real estate and mortgages owned.....	3,537 50	4,137 50	4,137 50	
Current expenses and taxes paid.....	4,559 05	385 02	4,946 35	12,129 02
Premiums on U. S. bonds.....	6,000 00	6,000 00	6,000 00	6,000 00
Checks and other cash items.....	5,433 78	591 20	851 41	689 41
Exchanges for clearing house.....	1,328 97	11,111 19	7,223 02	3,395 51
Bills of other banks.....	8,118 00	15,746 00	12,242 00	18,091 00
Fractional paper currency, nickels and cents.....	100 52	165 68	48 10	426 69
Specie { Gold.....	29,000 00	31,400 00	28,600 00	33,600 00
{ Silver.....				
Legal tender notes.....	11,875 00	18,030 00	7,938 00	18,042 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....	1,000 00			
Totals.....	\$756,675 27	\$844,246 55	\$981,660 21	\$963,607 71
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	26,972 77	19,499 74	28,253 09	36,580 66
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		1,300 00		
Individual deposits, subject to check.....	173,322 84	212,937 48	293,106 15	289,569 09
Demand certificates of deposit.....	222,652 32	258,558 40	320,952 17	303,514 73
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	582 38	109 40	89 40	817 80
Cashiers' checks outstanding.....	459 13	1,145 35	4,049 36	1,331 13
Due to other national banks.....	7,000 19	9,797 87	9,238 51	10,442 41
Due to State banks and bankers.....	30,635 64	45,898 81	31,021 53	31,062 40
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$756,675 27	\$844,246 55	\$981,660 21	\$963,607 71

No. 2145.

SECOND NATIONAL BANK, BAY CITY.

WM. WESTOVER, *President*; D. C. SMALLEY, *Vice President*; ORRIN BUMP, *Cashier*; M. M. ANDREWS, *Assistant Cashier*.

DIRECTORS—W. Westover, J. Davidson, S. Eddy, D. C. Smalley, W. L. Smith, H. W. Sage, J. W. McGraw, A. M. Cheesbrough, A. J. Cooke, F. P. Cheesbrough, Orrin Bump.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$342,191 60	\$320,379 91	\$343,618 87	\$917,199 14
Overdrafts.....		816 99	539 76	277 88
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....		138,307 83	165,916 65	161,064 18
Due from other national banks.....	73,384 02	4,510 10	1,569 01	13,707 11
Due from State banks and bankers.....	4,609 51		3,466 90	
Banking house furniture and fixtures.....	3,821 35	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	9,725 07	1,903 13	5,982 46	695 58
Premiums on U. S. bonds.....	2,250 00			
Checks and other cash items.....	123 36	157 24	14 95	41 10
Exchanges for clearing house.....	3,915 88	8,027 59	4,174 69	4,415 39
Bills of other banks.....	6,037 00	7,220 00	6,480 00	9,183 00
Fractional paper currency, nickels and cents.....	223 32	392 47	236 53	462 72
Specie { Gold.....	50,398 60	55,395 85	46,677 75	44,498 00
{ Silver.....				
Legal tender notes.....	8,000 00	6,400 00	7,752 00	8,360 00
Five per cent redemption fund.....		2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....		1,600 00	1,040 00	
Totals.....	\$1,054,689 11	\$1,099,861 11	\$1,147,719 62	\$1,218,154 08
Liabilities.				
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	81,481 83	66,024 70	73,568 12	68,307 70
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		115 00	85 00	7,175 00
Individual deposits subject to check.....	213,517 56	255,449 86	280,690 06	354,502 02
Demand certificates of deposit.....	340,825 80	319,165 71	361,924 20	368,297 58
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....	3,240 77	1,796 88	6,498 57	1,850 96
Due to State banks and bankers.....	21,143 15	32,278 96	29,958 67	33,020 68
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,054,689 11	\$1,099,861 11	\$1,147,719 62	\$1,218,154 08

No. 4261.

FIRST NATIONAL BANK, BENTON HARBOR.

S. A. BAILEY, *President*; J. S. MORTON, *Vice President*; JAMES BAILEY, *Cashier*.

DIRECTORS—E. B. Patterson, Jas. Baley, C. M. Edick, S. A. Bailey, J. S. Morton.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$184,201 04	\$216,709 90	\$158,763 92	\$214,184 97
Overdrafts.....	30 47	913 63	1,484 84	484 74
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	13,071 10	20,984 97	20,768 71	23,979 61
Due from other national banks.....				
Due from State banks and bankers.....				126 80
Banking house furniture and fixtures.....	2,808 16	2,808 16	2,816 66	2,816 66
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,090 77	116 53	1,660 25	2,820 94
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	866 95	1,365 01	2,036 93	781 80
Exchanges for clearing house.....				
Bills of other banks.....	110 00	500 00	545 00	290 00
Fractional paper currency, nickels and cents.....	22 12	222 81	15 41	173 06
Specie { Gold.....	6,483 50	8,022 50	15,628 00	10,040 00
{ Silver.....		1,224 30		476 15
Legal tender notes.....	6,820 00	4,330 00	15,206 00	1,465 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. Treasurer.....				
Totals.....	\$235,866 61	\$272,211 31	\$267,967 22	\$272,621 73
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	21,000 00	21,000 00	25,000 00
Undivided profits.....	6,999 96	1,825 58	5,895 12	5,856 76
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	122,001 89	148,810 16	154,308 84	122,848 82
Demand certificates of deposit.....	15,258 89	17,152 98	24,586 21	40,900 82
U. S. deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	1,000 00	112 69		
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....	561 87	10 00	1,447 55	465 82
Notes and bills re-discounted.....	12,800 00	20,550 00		16,300 00
Bills payable.....		2,000 00		
Totals.....	\$235,866 61	\$272,211 31	\$267,967 22	\$272,621 73

No. 3947.

FIRST NATIONAL BANK, BESSEMER.

JOSEPH SELLWOOD, *President*; E. R. HALL, *Vice President*; WM. I. PRINCE, *Cashier*.

DIRECTORS—Joseph Sellwood, Edward R. Hall, A. B. Miner, Chas. Marryweather, H. E. Young.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$207,786 12	\$140,493 79	\$155,899 15	\$141,736 35
Overdrafts.....	562 17	214 40	108 47	140 57
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	4,981 58	13,253 66	10,621 28	14,401 82
Due from other national banks.....	631 80	2,413 29	522 08	1,873 70
Due from State banks and bankers.....			4,623 26	711 78
Banking house furniture and fixtures.....	10,225 00	10,225 00	10,180 00	10,180 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	65 02	77 87	1,662 37	30 96
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	878 97	106 58	99 00	200 35
Exchanges for clearing house.....				
Bills of other banks.....	1,780 00	2,590 00	1,706 00	500 00
Fractional paper currency, nickels and cents.....	217 09	229 77	143 78	259 28
Specie { Gold.....	11,080 00	11,750 00	7,815 00	5,837 50
{ Silver.....			1,621 50	2,881 00
Legal tender notes.....	10,000 00	3,000 00	2,000 00	500 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$263,249 75	\$199,415 86	\$212,111 87	\$194,115 81
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,400 00	1,400 00	1,400 00	1,400 00
Undivided profits.....	7,612 22	8,225 08	5,869 63	6,216 32
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits, subject to check.....	168,194 63	102,830 20	108,322 62	98,475 95
Demand certificates of deposit.....	20,910 29	24,289 80	24,875 98	25,687 70
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....			7,448 90	
Cashiers' checks outstanding.....				
Due to other national banks.....	2,882 51	1,360 78	2,144 24	1,085 84
Due to State banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$263,249 75	\$199,415 86	\$212,111 87	\$194,115 81

No. 2944.

BIG RAPIDS NATIONAL BANK, BIG RAPIDS.

D. F. COMSTOCK, *President*; M. BROWN, *Vice President*; C. W. COMSTOCK, *Cashier*.

DIRECTORS—D. F. Comstock, M. Brown, C. W. Comstock, J. G. Martz, J. H. Palmer, A. S. Hobart, A. W. Bennett, Thos. Skelton, J. M. Darrah, H. P. Wyman, F. W. Joslin.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$201,118 63	\$172,245 33	\$192,296 19	\$176,608 04
Overdrafts.....	638 08	618 50	899 37	849 60
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stock, securities, etc.....		17,600 00	17,600 00	17,000 00
Due from approved reserve agents.....	24,468 12	44,004 04	13,977 21	16,894 48
Due from other national banks.....	7,757 24	5,365 90	7,932 15	7,494 24
Due from State banks and bankers.....			220 77	833 63
Banking house furniture and fixtures.....	2,600 00	2,600 00	2,600 00	2,600 00
Other real estate and mortgages owned.....	16,516 67	17,016 67	17,016 67	17,016 67
Current expenses and taxes paid.....	4,779 81	200 23	859 18	2,027 68
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,906 79	961 09	1,121 38	419 36
Exchanges for clearing house.....				
Bills of other banks.....	1,810 00	2,830 00	2,703 00	2,125 00
Fractional paper currency, nickels and cents.....	263 95	193 08	163 19	203 87
Specie { Gold.....	12,765 30	14,233 45	16,129 70	16,385 00
Silver.....				
Legal tender notes.....	10,110 00	13,451 00	15,060 00	11,106 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$310,857 09	\$317,494 34	\$314,708 81	\$297,176 67
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,100 00	15,500 00	15,500 00	15,500 00
Undivided profits.....	4,255 41	440 21	2,928 41	4,371 87
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....		510 00	90 00	90 00
Individual deposits, subject to check.....	70,085 62	74,142 82	69,719 76	40,581 41
Demand certificates of deposit.....	90,178 72	94,594 76	94,140 14	105,966 43
United States deposit.....				
Deposit of U. S. disbursing officer.....				
Certified checks.....		118 86		
Cashier's checks outstanding.....				
Due to other national banks.....	2,453 81	521 78	342 86	2,911 98
Due to State banks and bankers.....	6,338 53	9,132 91	9,467 64	5,805 53
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$310,857 09	\$317,494 34	\$314,708 81	\$297,176 67

No. 1832.

NORTHERN NATIONAL BANK, BIG RAPIDS.

M. P. GALE, *President*; C. H. WAGNER, *Vice President*; F. R. FOWLER, *Cashier*.

DIRECTORS—M. P. Gale, C. H. Wagner, F. R. Fowler, F. O. Vandersluis, Jno. McNaughton, W. A. D. Ross, Jno. F. Herrick, H. J. Hollister, C. H. Berkey.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$418,292 95	\$375,052 74	\$366,281 89	\$348,580 06
Overdrafts.....	312 80	219 83	268 87	598 35
U. S. bonds, to secure circulation.....	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	8,801 06	28,023 67	24,185 67	19,710 31
Due from other national banks.....	4,074 85	10,152 00	4,275 54	4,857 28
Due from State banks and bankers.....	120 93	131 50		
Banking house furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned.....	86,480 87	86,320 89	89,093 86	120,695 34
Current expenses and taxes paid.....	5,820 68	403 75	8,430 67	5,265 05
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,859 08	1,813 09	6,398 68	567 69
Exchanges for clearing house.....				
Bills of other banks.....	1,145 00	280 00	710 00	1,270 00
Fractional paper currency, nickels and cents.....	311 04	293 64	188 84	160 25
Specie { Gold.....	27,481 15	24,658 65	25,384 40	28,161 95
{ Silver.....				
Legal tender notes.....	7,748 00	10,620 00	7,225 00	4,995 00
Five per cent redemption fund.....	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer.....				
Totals.....	\$616,234 36	\$594,607 26	\$587,125 42	\$589,048 81
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	61,046 42	31,042 38	33,521 01	34,802 18
National bank notes outstanding.....	33,750 00	33,750 00	33,750 00	33,750 00
Dividends unpaid.....	62 00	12 00	12 00	12 00
Individual deposits subject to check.....	72,354 95	78,083 18	68,885 12	74,835 49
Demand certificates of deposit.....	254,009 75	258,912 47	260,298 29	251,496 04
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	4,280 47	4,679 67	914 00	5,379 83
Due to State banks and bankers.....				
Notes and bills rediscounted.....	10,640 77	8,127 63	9,770 00	5,758 30
Bills payable.....				
Totals.....	\$616,234 36	\$594,607 26	\$587,125 42	\$589,048 81

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

JAMES REYNOLDS, *President*; CHAS. F. HOWE, *Vice President*; E. W. SANDERS, *Cashier*.

DIRECTORS—E. W. Sanders, John F. Reynolds, Chas. F. Howe, C. H. Baker, James Reynolds.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$96,616 18	\$90,284 71	\$85,760 54	\$75,924 43
Overdrafts.....	520 44	535 86	1,848 23	2,492 62
U. S. Bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. Bonds, to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	11,535 12	14,514 06	12,469 87	4,166 12
Due from other National banks.....				
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	1,730 00	1,730 00	1,730 00	1,730 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,167 51	240 51	1,034 20	1,586 18
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	694 07	1,559 52	1,980 80	4,611 96
Exchanges for clearing house.....				
Bills of other banks.....	3,048 00	4,262 00	1,943 00	4,493 00
Fractional paper currency, nickels and cents.....	186 83	125 08	80 64	141 24
Specie { Gold.....	1,610 00	2,423 60	557 75	884 00
Silver.....	1,674 65			
Legal tender notes.....	1,000 00	1,000 00	1,000 00	1,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$134,815 30	\$132,087 31	\$122,967 03	\$110,063 20
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,715 12	1,935 81	1,965 81	1,965 81
Undivided profits.....	2,676 59	508 35	1,657 14	3,666 92
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	32,288 18	37,595 40	26,448 09	19,172 51
Demand certificates of deposit.....	26,985 41	30,732 75	31,680 99	24,036 96
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$134,815 30	\$132,087 31	\$122,967 03	\$110,063 20

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

EDWARD RYAN, *President*; JNO. S. DYMOCK, *Vice President*; WM. B. ANDERSON, *Cashier*.

DIRECTORS—Edward Ryan, John S. Dymock, James Dunstan, Joseph Hermann, Josiah Hall, Charles A. Wright, John D. Cuddihy.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$423,038 99	\$433,499 20	\$436,761 75	\$461,755 01
Overdrafts	1,197 05	1,409 48	883 68	3,734 01
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	1,450 00	6,450 00	6,450 00	6,450 00
Due from approved reserve agents	194,263 05	197,131 45	205,651 91	203,185 74
Due from other national banks	21,946 44	899 53	7,102 06	1,390 23
Due from State banks and bankers	2,303 14	2,701 58	3,793 90	911 96
Banking house furniture and fixtures	20,535 00	20,535 00	20,535 00	20,535 00
Other real estate and mortgages owned	5,000 00	5,000 00	5,080 00	5,000 00
Current expenses and taxes paid	1,505 70	2,935 12	717 94	4,567 09
Premiums on U. S. bonds	4,000 00	4,000 00	3,750 00	3,750 00
Checks and other cash items	2,097 19	1,229 83	541 36	3,014 04
Exchanges for clearing house				
Bills of other banks	4,500 00	10,470 00	3,730 00	7,570 00
Fractional paper currency, nickels and cents	461 16	261 86	439 35	474 65
Specie { Gold	26,099 20	16,701 00	24,361 06	31,245 00
{ Silver		26,984 35	23,766 65	20,898 75
Legal tender notes	37,045 00	40,940 00	25,775 00	28,090 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer	319 00		237 00	
Totals	\$772,333 92	\$797,243 90	\$796,641 50	\$828,727 58
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	10,544 07	15,643 80	11,636 62	19,114 41
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits, subject to check	586,723 22	608,061 94	606,526 45	622,476 19
Demand Certificates of deposit	3,616 53	996 16	4,978 23	14,498 80
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				
Due to State banks and bankers				143 12
Notes and bills re-discounted				
Bills payable				
Totals	\$772,333 92	\$797,243 90	\$796,641 50	\$828,727 58

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

S. T. READ *President*; M. L. HOWELL, *Vice President*; C. A. RITTER, *Cashier*; D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS—M. L. Howell, S. T. Read, J. H. Johnson, A. F. Ritter, G. M. Kingsbury, C. A. Ritter, A. M. Kingsbury.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$145,237 85	\$146,484 59	\$149,715 12	\$148,855 48
Overdrafts.....	90 82	119 77	606 30	231 02
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	5,000 00	5,000 00	6,000 00	6,000 00
Due from approved reserve agents.....	6,248 51	10,715 52	8,754 27	9,770 98
Due from other national banks.....	300 00	43 25	8,018 93	7,907 77
Due from State banks and bankers.....			96 88	64 00
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....	3,337 10	3,337 10	3,292 16	3,292 16
Current expenses and taxes paid.....	988 16	59 00	1,215 74	1,384 67
Premiums on U. S. bonds.....				
Checks and other cash items.....	40 02	144 58	117 55	280 45
Exchanges for clearing house.....				
Bills of other banks.....	3,040 00	1,840 00	1,685 00	1,520 00
Fractional paper currency, nickels and cents.....	145 84	208 71	58 36	24 62
Specie { Gold.....	6,830 00	6,670 00	5,620 00	6,050 00
{ Silver.....		800 00	750 00	415 00
Legal tender notes.....	600 00	500 00		
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. Treasurer.....				
Totals.....	\$184,870 30	\$188,985 02	\$199,022 81	\$199,658 65
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	21,193 41	18,239 82	21,371 74	23,496 61
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	34,880 62	33,711 55	48,113 07	68,333 47
Demand certificates of deposit.....	52,548 27	60,783 65	58,288 00	56,073 57
U. S. deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills re-discounted.....				
Bills payable.....	5,000 00			
Totals.....	\$184,370 30	\$188,985 02	\$199,022 81	\$199,658 65

No. 2095.

FIRST NATIONAL BANK, CENTREVILLE.

L. A. CLAPP, *President*; E. D. THOMAS, *Vice President*; L. B. HESS, *Cashier*.

DIRECTORS—H. F. Major, W. W. Jones, E. D. Thomas, Amos C. Wolf, L. A. Clapp.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$67,779 59	\$60,773 88	\$69,707 62	\$59,437 44
Overdrafts.....			14 00	41 98
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....			675 00	
Due from approved reserve agents.....	4,711 19	7,084 03	2,324 46	1,863 06
Due from other national banks.....				
Due from State banks and bankers.....				
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....	8,675 00	10,710 23	9,401 86	10,076 36
Current expenses and taxes paid.....	543 68	60 80	501 85	779 53
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	286 86	821 11	181 91	557 22
Exchanges for clearing house.....				
Bills of other banks.....	1,701 00	964 00	760 00	1,186 00
Fractional paper currency, nickels and cents.....	76 48	79 51	77 72	91 08
Specie { Gold.....	3,800 00	2,960 00	1,210 00	2,493 00
{ Silver.....	495 00		459 00	
Legal tender notes.....				1,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. Treasurer.....				
Totals.....	\$97,611 28	\$98,516 06	\$100,374 92	\$92,590 12
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	2,165 27	563 96	1,715 27	3,282 05
National bank notes outstanding.....	11,250 00	10,750 00	10,750 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	11,502 87	10,611 96	7,807 87	3,325 02
Demand certificates of deposit.....	12,693 14	16,590 11	20,101 78	14,753 05
U. S. deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$97,611 28	\$98,516 06	\$100,374 92	\$92,590 12

REPORT OF THE COMMISSIONER OF

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

F. S. BELOHER, *President*; A. J. IVES, *Vice President*; WM. P. LACEY, *Cashier*; CHAS. J. HALL, *Assistant Cashier*.

DIRECTORS—Wm. P. Lacey, A. J. Ives, F. A. Hooker, P. T. Vanzile, F. S. Belcher.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$187,583 83	\$192,778 20	\$186,734 32	\$190,088 88
Overdrafts.....	85 64	91 08	141 83	522 80
U. S. bonds, to secure circulation.....	18,750 00	18,750 00	18,750 00	18,750 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	43,446 21	46,339 67	49,278 85	\$7,804 23
Due from other national banks.....	7 13	829 00	936 50	1,018 58
Due from State banks and bankers.....	326 10	195 60	100 00	
Banking house furniture and fixtures.....	10,450 00	10,800 00	10,800 00	10,800 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,790 36	105 07	1,492 49	2,664 24
Premiums on U. S. bonds.....	2,700 00	2,500 00	2,500 00	2,500 00
Checks and other cash items.....	79 60	55 30	125 00	50 00
Exchanges for clearing house.....				
Bills of other banks.....	24 00	65 00	284 00	418 00
Fractional paper currency, nickels and cents.....	279 62	463 55	449 96	512 77
Specie { Gold.....	12,920 00	18,535 00	11,479 00	13,586 00
{ Silver.....	2,865 00	2,294 00		
Legal tender notes.....	1,521 00	8,872 00	3,954 00	3,938 00
Five per cent redemption fund.....	843 75	843 75	843 75	843 75
Due from U. S. Treasurer.....				
Totals.....	\$284,672 04	\$298,517 20	\$267,868 70	\$287,450 23
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits.....	13,612 38	10,166 78	13,375 91	16,571 15
National bank notes outstanding.....	16,275 00	16,875 00	16,575 00	16,375 00
Dividends unpaid.....		500 00		
Individual deposits subject to check.....	79,155 03	93,512 47	61,760 21	87,977 84
Demand certificates of deposit.....	83,629 63	80,619 35	85,356 08	76,018 76
U. S. deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		813 62	501 50	
Due to State banks and bankers.....				7 98
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$284,672 04	\$298,517 20	\$267,868 70	\$287,450 23

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*; J. T. WILSON, *Assistant Cashier*.

DIRECTORS—Frank Merritt, E. N. Ely, W. B. Otto, P. D. Patterson, J. T. Wilson, A. D. Baughman, E. T. Church.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$120,849 65	\$105,957 43	\$116,128 74	\$123,865 85
Overdrafts	587 50	64 41	966 80	837 41
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	4,100 00	4,100 00	4,100 00	4,100 00
Due from approved reserve agents	14,924 05	24,547 06	23,567 73	20,556 13
Due from other national banks	600 00			2,878 58
Due from State banks and bankers				
Banking house furniture and fixtures	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	446 97	1,385 83		738 25
Premiums on U. S. bonds				
Checks and other cash items	420 00	1,148 11	201 25	421 91
Exchanges for clearing house				
Bills of other banks	7,151 00	12,340 00	3,809 00	3,814 00
Fractional paper currency, nickels and cents	363 72	184 22	82 09	165 46
Specie { Gold	7,550 00	6,719 50	7,640 00	9,463 00
{ Silver	1,310 00			
Legal tender notes	4,000 00	5,000 00		
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. Treasurer				
Totals	\$184,315 39	\$193,508 56	\$179,064 11	\$188,923 11
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	25,000 00	25,000 00
Undivided profits	25,187 11	26,315 55	11,615 00	13,272 81
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid				
Individual deposits subject to check	53,839 04	59,663 25	47,986 22	47,595 29
Demand certificates of deposit	34,059 24	34,805 01	32,473 30	41,169 66
U. S. deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks		1,444 75	721 64	615 24
Due to State banks and bankers			17 95	
Notes and bills re-discounted				
Bills payable				
Totals	\$184,315 39	\$193,508 56	\$179,064 11	\$188,923 11

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS—Geo. F. Reynolds, Jacob J. Post, E. A. Smith, D. C. Pelton, Ephraim Smith.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$149,222 48	\$150,591 25	\$178,592 13	\$155,457 69
Overdrafts	277 76	390 12	410 00	98 67
U. S. bonds, to secure circulation	13,000 00	13,000 00	13,000 00	13,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	23,051 36	54,340 11	67,525 71	93,224 47
Due from other national banks				
Due from State banks and bankers				
Banking house furniture and fixtures	18,104 90	18,104 90	18,104 90	18,104 90
Other real estate and mortgages owned				
Current expenses and taxes paid	2,531 73	3,143 58	1,098 47	2,049 70
Premiums on U. S. bonds				
Checks and other cash items	1,845 85	1,269 60	850 17	407 86
Exchanges for clearing house				
Bills of other banks	325 00	939 00	1,096 00	1,789 00
Fractional paper currency, nickels and cents	129 72	57 89	99 47	90 68
Specie { Gold	7,666 90	6,173 90	7,446 83	12,818 50
{ Silver				
Legal tender notes	8,147 00	3,406 00	2,780 00	5,491 00
Five per cent redemption fund	585 00	585 00	585 00	585 00
Due from U. S. Treasurer				
Totals	\$224,887 70	\$252,001 35	\$291,567 68	\$303,117 47
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	8,500 00	8,500 00	8,000 00	9,600 00
Undivided profits	4,255 65	6,194 31	2,919 73	6,822 64
National bank notes outstanding	11,700 00	11,700 00	11,700 00	11,700 00
Dividends unpaid				
Individual deposits subject to check	76,182 96	98,557 45	135,933 00	187,480 71
Demand certificates of deposit	74,653 28	82,049 59	82,014 95	88,364 12
U. S. deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks	195 63			
Due to State banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	\$224,887 70	\$252,001 35	\$291,567 68	\$303,117 47

No. 1235.

COLDWATER NATIONAL BANK OF COLDWATER.

L. M. WING, *President*; D. B. DENNIS, *Vice President*; L. A. JACKSON, *Cashier*; H. P. SAUNDERS, *Assistant Cashier*.

DIRECTORS—Samuel P. Williams, D. B. Dennis, Z. G. Osborn, L. M. Wing, L. Sloman, M. D. Campbell, John T. Starr.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$294,911 88	\$280,151 84	\$326,498 58	\$325,627 99
Overdrafts	1,225 01	1,466 88	2,447 48	4,906 81
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	4,000 00	4,000 00	4,000 00	4,000 00
Due from approved reserve agents	16,792 32	88,425 07	17,717 12	25,899 26
Due from other national banks	150 00	211 40		254 72
Due from State banks and bankers				
Banking house furniture and fixtures	1,800 00	1,890 00	1,890 00	1,890 00
Other real estate and mortgages owned				
Current expenses and taxes paid	2,970 82	519 67	1,465 39	2,075 10
Premiums on U. S. bonds				
(checks and other cash items)	1,061 81	901 39		810 64
Exchanges for clearing house				
Bills of other banks	5,527 00	5,074 00		3,298 00
Fractional paper currency, nickels and cents	254 90	318 65		535 16
Specie { Gold	2,062 50		24,918 71	3,246 28
{ Silver	1,485 55	5,724 49		
Legal tender notes	10,000 00	12,000 00		10,000 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$368,319 09	\$376,808 37	\$405,062 28	\$408,663 96
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	35,000 00	35,000 00		35,000 00
Undivided profits	19,970 08	14,770 63	55,190 15	20,476 22
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits subject to check	38,036 45	42,522 52		87,401 60
Demand certificates of deposit	151,667 31	162,015 22	227,372 13	190,208 89
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	100 00			
Cashier's checks outstanding				
Due to other national banks	1,045 80			
Due to State banks and bankers				
Notes and bills re-discounted				3,077 25
Bills payable				
Totals	\$368,319 09	\$376,808 37	\$405,062 28	\$408,663 96

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; C. D. RANDALL, *Vice President*; A. S. UPSON, *Cashier*.

DIRECTORS—Cyrus G. Luce, J. S. Barber, E. R. Clark, L. E. Rose, L. F. Hale, M. G. Clark, C. D. Randall.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$455,891 18	\$466,079 55	\$478,372 76	\$470,323 77
Overdrafts	816 08	408 05	299 46	2,269 14
U. S. bonds, to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	1,800 00	1,800 00	1,900 00	1,800 00
Due from approved reserve agents	23,195 00	18,805 51	30,226 19	33,128 95
Due from other national banks	2,658 79	458 03	1,008 55	1,063 05
Due from State banks and bankers		806 61		111 58
Banking house furniture and fixtures	14,000 00	16,300 00	16,800 00	16,300 00
Other real estate and mortgages owned	9,100 00	6,100 00	6,100 00	6,100 00
Current expenses and taxes paid	1,285 50	82 95	1,692 58	2,611 32
Premiums on U. S. bonds				
Checks and other cash items	198 25	427 54	350 69	413 87
Exchanges for clearing house				
Bills of other banks	4,748 00	6,053 00	1,133 00	2,324 00
Fractional paper currency, nickels and cents	62 61	67 46	108 91	38 64
Specie { Gold	14,183 93	13,594 18	13,960 50	14,444 00
{ Silver				
Legal tender notes	10,500 00	10,000 00	11,000 00	11,500 00
Five per cent redemption fund	2,250 00	2,250 00	2,250 00	1,250 00
Due from U. S. treasurer				100 00
Totals	\$590,639 35	\$593,232 88	\$609,637 84	\$614,776 32
Liabilities.				
Capital stock paid in	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits	46,809 85	41,538 91	45,872 97	50,921 46
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid				
Individual deposits subject to check	39,506 27	45,469 55	37,258 65	31,371 59
Demand certificates of deposit	259,323 23	261,224 42	281,511 22	287,483 27
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$590,639 35	\$593,232 88	\$609,637 84	\$614,776 32

No. 813.

FIRST NATIONAL BANK, CONSTANTINE.

J. W. SIMONS, *President*; J. M. HARVEY, *Vice President*; W. W. HARVEY, *Cashier*; GEO. C. HARVEY, *Assistant Cashier*.

DIRECTORS—J. Mark Harvey, Geo. I. Crossette, J. W. Simons, W. W. Harvey, Thos. Mitchell, D. S. Crossette, E. W. Keightley, G. C. Harvey.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$36,080 19	\$39,557 39	\$39,531 30	\$103,304 99
Overdrafts.....	649 46	677 57	628 97	183 99
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....		4,000 00	4,800 00	4,000 00
Due from approved reserve agents.....	20,656 11	25,321 83	20,656 19	7,635 32
Due from other national banks.....				
Due from State banks and bankers.....	4,908 11	552 18	3,181 23	150 56
Banking house furniture and fixtures.....	6,712 00	6,709 00	6,709 00	6,709 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	744 20	78	428 18	945 94
Premiums on U. S. bonds.....				
Checks and other cash items.....	55 78	280 28	237 47	65 45
Exchanges for clearing house.....				
Bills of other banks.....				
Fractional paper currency, nickels and cents.....	188 35	221 16	195 50	122 72
Specie { Gold.....	6,350 00	6,500 00	6,400 00	9,400 00
{ Silver.....				
Legal tender notes.....	1,985 00	2,480 00	1,680 00	2,445 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....		500 00		
Totals.....	\$141,836 70	\$149,622 64	\$146,711 34	\$147,980 27
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	6,279 26	4,408 75	5,435 66	6,947 52
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	23,310 48	25,649 49	18,247 12	22,355 75
Demand certificates of deposit.....	30,496 96	33,314 40	41,778 66	37,427 00
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$141,836 70	\$149,622 64	\$146,711 34	\$147,980 27

No. 2211.

FARMERS' NATIONAL BANK, CONSTANTINE.

C. H. BARRY, *President*; G. B. MARKHAM, *Vice President*; WM. B. PIERSON, *Cashier*.

DIRECTORS—Jno. S. Barry, E. L. Thomas, H. B. Markham, C. H. Barry, G. B. Markham.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 2.
Loans and discounts.....	\$114,688 91	\$101,854 57	\$98,760 21	\$92,794 78
Overdrafts.....	7,193 99	4,250 00	2,763 00	11,407 50
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks securities, etc.....				
Due from approved reserve agents.....	7,235 50	6,315 46	10,352 67	8,741 71
Due from other national banks.....	826 07	996 46	5,150 58	120 95
Due from State banks and bankers.....				
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....	10,068 77	9,904 63	10,805 00	10,271 38
Current expenses and taxes paid.....	897 18		604 51	1,100 98
Premiums on U. S. bonds.....				
Checks and other cash items.....	665 51	465 09	950 25	1,113 06
Exchanges for clearing house.....				
Bills of other banks.....	2,852 00	5,500 00	1,973 00	1,940 09
Fractional paper currency, nickels and cents.....	187 89	213 02	181 28	187 44
Specie { Gold.....	1,972 20	2,010 25	1,296 70	708 05
Silver.....				
Legal tender notes.....	6,000 00	6,600 00	5,500 00	8,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	563 50
Due from U. S. treasurer.....				
Totals.....	\$165,628 47	\$151,171 98	\$145,900 00	\$149,448 35
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	11,794 61	12,981 38	1,543 91	8,467 83
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits, subject to check.....	26,880 47	12,151 80	18,519 65	12,039 50
Demand certificates of deposit.....	45,708 89	43,394 75	44,586 44	52,690 92
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		1,894 05		
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$165,628 47	\$151,171 98	\$145,900 00	\$149,448 35

No. 1256.

FIRST NATIONAL BANK, CORUNNA.

W. D. GARRISON, *President*; L. W. SIMMONS, *Vice President*; A. T. NICHOLS, *Cashier*;
W. A. ROSENKRANS, *Assistant Cashier*.

DIRECTORS—Roger Sherman, Ezra Mason, John Driscoll, A. Garrison, W. D. Garrison, Patrick
Gallagher, L. W. Simmons, H. A. Nichols.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$221,681 68	\$221,700 50	\$198,598 54	\$204,717 15
Overdrafts	248 16	195 99	296 35	83 02
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	23,974 50	23,019 44	32,054 44	32,168 70
Due from other national banks				
Due from State banks and bankers				
Banking house furniture and fixtures	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate and mortgages owned	550 00	550 00	550 00	550 00
Current expenses and taxes paid	1,064 66	71 90	368 51	1,037 64
Premiums on U. S. bonds				
Checks and other cash items	2,497 27	1,782 39	276 08	846 14
Exchanges for clearing house				
Bills of other banks	68 00	1,544 00	3,323 00	918 00
Fractional paper currency, nickels and cents	181 90	65 07	67 62	78 78
Specie { Gold	7,600 00	10,200 00	6,750 00	3,700 00
{ Silver	1,500 00			1,400 00
Legal tender notes	4,500 00	4,000 00	5,000 00	5,000 00
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. treasurer				
Totals	\$282,948 67	\$281,191 79	\$266,846 44	\$269,561 28
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits	8,627 65	1,895 39	3,614 73	6,077 28
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid				
Individual deposits, subject to check	15,872 83	14,267 11	20,751 18	19,562 04
Demand certificates of deposit	185,196 69	191,779 29	168,730 53	170,672 01
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashiers' checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$282,948 67	\$281,191 79	\$266,846 44	\$269,561 28

No. 2707.

FIRST NATIONAL BANK, DETROIT.

D. M. FERRY, President; L. E. CLARK, Vice President; JOHN T. SHAW, Cashier.

DIRECTORS—Geo. V. N. Lothrop, Emory Wendell, James McMillan, D. M. Ferry, Wm. J. Chittenden.
Lorenzo E. Clark, Don. M. Dickinson, Henry A. Newland, Wm. C. McMillan.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$2,349,351 94	\$2,110,083 82	\$2,817,963 04	\$2,606,566 97
Overdrafts	77 85	878 79		693 98
U. S. bonds, to secure circulation	100,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds, to secure deposits	200,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds, on hand				
Stocks, securities, etc.	49,000 00	49,000 00	49,000 00	49,000 00
Due from approved reserve agents	774,182 11	774,628 82	1,311,943 65	543,804 85
Due from other national banks	163,927 56	92,326 05	70,916 89	87,673 22
Due from State banks and bankers	25,186 17	31,404 74	31,705 93	25,967 56
Banking house furniture and fixtures				
Other real estate and mortgages owned				
Current expenses and taxes paid	12,648 88	255 85	11,200 97	17,860 94
Premiums on U. S. bonds	50,000 00	48,000 00	48,000 00	42,000 00
Checks and other cash items	1,280 20	1,462 15	2,561 23	293 71
Exchanges for clearing house	23,269 19	37,660 43	48,534 22	30,650 44
Bills of other banks	30,839 00	34,143 00	12,460 00	29,670 00
Fractional paper currency, nickels and cents	1,116 18	691 16	1,359 23	811 23
Specie { Gold	254,516 95	332,289 20	262,600 50	248,353 22
{ Silver				
Legal tender notes	70,466 00	63,969 00	23,531 00	28,300 00
Five per cent redemption fund	4,500 00	5,680 00	6,750 00	6,750 00
Due from U. S. treasurer	1,942 51	12,402 51	1,422 51	17,002 35
Totals	\$4,116,757 09	\$3,896,372 58	\$4,490,948 91	\$4,121,924 57
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	131,265 85	91,475 73	112,174 53	128,843 77
National bank notes outstanding	88,560 00	96,300 00	127,800 00	126,650 00
Dividends unpaid		875 00		
Individual deposits, subject to check	1,970,687 20	1,326,241 86	1,740,701 74	1,356,563 03
Demand certificates of deposit	39,387 61	49,541 13	56,284 13	57,842 02
United States deposit	115,595 49	65,360 83	12,743 30	23,864 07
Deposit of U. S. disbursing officers	79,434 81	90,140 79	136,363 77	92,154 43
Certified checks	1,738 48	4,718 55	2,112 84	19,442 00
Cashiers' checks outstanding	5,563 68	1,163 65	3,185 28	4,010 93
Due to other national banks	241,828 40	898,486 34	548,972 00	537,742 18
Due to State banks and bankers	847,755 97	1,172,469 12	1,162,613 82	1,174,810 12
Notes and bills rediscounted				
Bills payable				
Totals	\$4,116,757 09	\$3,896,372 58	\$4,490,948 91	\$4,121,924 57

No. 3514.

THIRD NATIONAL BANK, DETROIT.

H. P. CRISTY, *President*; J. L. HUDSON, *Vice President*; FRED'K MARVIN, *Cashier*; J. A. DRESSER, *Assistant Cashier*; DEFORREST PAYNE, *Attorney*.

DIRECTORS—W. H. Stevens, H. P. Cristy, J. L. Hudson, F. E. Snow, W. A. Jackson, T. B. Rayl, F. B. Dickerson, W. J. Gould, Fred'k Marvin.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,810,761 14	\$2,049,557 08	\$2,317,408 32	\$2,090,504 89
Overdrafts.....	4,885 18	8,455 84	4,888 55	3,193 31
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	13,285 02	13,285 02	31,285 02	31,285 02
Due from approved reserve agents.....	250,836 00	182,767 92	288,181 45	180,514 17
Due from other national banks.....	80,662 09	81,858 93	150,770 35	140,362 10
Due from State banks and bankers.....	32,442 56	45,985 69	41,738 85	41,650 98
Banking house furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate and mortgages owned.....	115,156 88	46,022 86	25,990 62	24,158 91
Current expenses and taxes paid.....	2,535 08	3,357 71		691 67
Premiums on U. S. bonds.....	8,000 00	8,000 00	7,500 00	7,500 00
Checks and other cash items.....	2,960 77	6,340 43	1,572 53	7,889 65
Exchanges for clearing house.....	38,896 45	27,655 68	43,157 49	56,888 54
Bills of other banks.....	11,596 00	5,392 00	9,729 00	5,922 00
Fractional paper currency, nickels and cents.....	287 39	809 78	189 23	352 72
Specie { Gold.....	68,420 00	46,740 00	40,015 00	32,160 00
{ Silver.....				
Legal tender notes.....	275,000 00	255,000 00	254,000 00	150,000 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$2,760,998 06	\$2,832,978 84	\$3,272,086 90	\$2,535,353 41
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	17,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	43,008 54	51,296 00	89,804 20	42,325 25
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		1,496 89		
Individual deposits, subject to check.....	1,114,480 76	824,508 18	765,892 82	445,377 00
Demand certificates of deposit.....	349,049 11	784,471 63	993,070 60	764,719 17
United States deposit.....				
Deposit of U. S. disbursing officer.....				
Certified checks.....	700 00	3,875 60	4,447 49	4,741 27
Cashiers' checks outstanding.....			4,381 96	63,009 81
Due to other national banks.....	342,783 71	295,480 33	455,509 49	467,114 80
Due to State banks and bankers.....	548,970 94	526,866 86	648,890 35	577,580 35
Notes and bills rediscounted.....				116,486 76
Bills payable.....				
Totals.....	\$2,760,998 06	\$2,832,978 84	\$3,272,086 90	\$2,535,353 41

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

M. S. SMITH, *President*; GEO. B. SARTWELL, *Vice President*; HAMILTON DEY, *Cashier*; HERMANN DEY, *Assistant Cashier*.

DIRECTORS—M. S. Smith, D. D. Thorp, Hamilton Dey, Simon J. Murphy, Sam'l Heavenrich, Wm. A. Moore, Thos. W. Palmer, Geo. B. Sartwell, Geo. H. Hopkins, Wm. E. Quinby, Jno. N. Bagley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$2,188,813 77	\$2,285,838 37	\$2,296,854 13	\$2,387,012 62
Overdrafts	800 69	2,014 73	583 56	4,831 82
U. S. bonds, to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	298,613 01	275,559 76	276,299 97	436,989 26
Due from other national banks	215,095 53	291,689 35	370,858 86	124,910 58
Due from State banks and bankers	86,568 08	30,619 22	25,299 38	59,704 45
Banking house furniture and fixtures	2,853 50	2,353 50	2,353 50	2,353 50
Other real estate and mortgages owned				
Current expenses and taxes paid	16,770 87	816 46	9,451 98	18,081 13
Premiums on U. S. bonds				
Checks and other cash items	2,112 77	1,270 94	742 28	1,368 24
Exchanges for clearing house	57,501 76	14,961 28	20,265 66	57,868 29
Bills of other banks	18,246 00	27,419 00	23,168 00	32,559 00
Fractional paper currency, nickels and cents	1,570 48	1,926 76	1,797 45	1,880 22
Specie { Gold	101,721 50	117,137 50	145,361 00	189,659 50
{ Silver				
Legal tender notes	186,300 00	228,250 00	198,900 00	205,250 00
Five per cent redemption fund	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer	544 55	504 55	1,344 40	1,104 25
Totals	\$3,179,291 94	\$3,332,471 42	\$3,417,480 15	\$3,575,262 86
Liabilities.				
Capital stock paid in	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	82,541 86	81,144 73	58,859 32	87,385 02
National bank notes outstanding	85,500 00	83,480 00	31,800 00	29,090 00
Dividends unpaid		820 00	40 00	
Individual deposits subject to check	1,372,859 87	1,428,010 30	1,550,222 08	1,732,730 53
Demand certificates of deposit	272,779 80	276,655 28	278,848 46	277,567 46
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks	588,655 88	688,148 55	628,164 81	588,041 75
Due to State banks and bankers	876,964 73	380,232 56	377,545 43	380,478 10
Notes and bills rediscounted				
Bills payable				
Totals	\$3,179,291 94	\$3,332,471 42	\$3,417,480 15	\$3,575,262 86

2591.

COMMERCIAL NATIONAL BANK, DETROIT.

HUGH McMILLAN, *President*; F. H. WALKER, *Vice President*; MORRIS L. WILLIAMS, *Cashier*;
FRED. A. SMITH, *Assistant Cashier*.

DIRECTORS—H. McMillan, F. H. Walker, Geo. Hendrie, Joseph H. Berry, W. A. McGraw, Jno. B. Dyar,
T. H. Newberry, M. L. Williams, W. C. Williams.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$2,601,118 07	\$2,137,822 87	\$2,815,728 46	\$2,409,921 71
Overdrafts	242 88	3,826 50	1,023 85	4,327 94
U. S. bonds, to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits	200,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	243,107 79	330,307 20	216,389 31	309,501 49
Due from other national banks	154,768 09	175,570 94	213,290 86	122,212 85
Due from State banks and bankers	168,895 97	159,844 67	56,983 57	151,879 23
Banking house furniture and fixtures	3,800 00	2,500 00	2,500 00	3,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid				
Premiums on U. S. bonds	25,000 00	16,000 00	16,000 00	16,000 00
Checks and other cash items	3,584 53	31,680 83	3,138 03	370 40
Exchanges for clearing house	88,131 40	41,257 47	53,055 00	22,876 40
Bills of other banks	3,597 00	3,885 00	1,984 00	5,522 00
Fractional paper currency, nickels and cents	650 74	679 00	834 84	522 08
Specie { Gold	223,499 00	221,177 00	236,986 50	215,743 00
{ Silver				
Legal tender notes	182,000 00	249,000 00	209,000 00	150,000 00
Five per cent redemption fund	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer				5,000 00
Totals	\$3,900,645 47	\$3,577,301 47	\$4,030,148 92	\$3,619,627 10
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	137,848 62	130,462 59	148,527 91	147,355 56
National bank notes outstanding	43,610 00	42,490 00	89,920 00	38,230 00
Dividends unpaid		320 00	40 00	
Individual deposits subject to check	1,497,535 84	1,064,682 39	1,268,466 15	1,269,977 77
Demand certificates of deposit	323,597 54	428,755 19	514,712 58	416,087 69
United States deposit	176,769 23	127,972 40	129,531 39	123,144 70
Deposit of U. S. disbursing officers	23,218 77	14,207 60	25,297 54	11,173 16
Certified checks				
Cashier's checks outstanding				
Due to other national banks	488,923 04	516,750 68	546,102 80	362,339 32
Due to State banks and bankers	629,642 98	651,460 72	823,490 55	650,768 90
Notes and bills rediscounted				
Bills payable				
Totals	\$3,900,645 47	\$3,577,301 47	\$4,030,148 92	\$3,619,627 10

REPORT OF THE COMMISSIONER OF

No. 2870.

DETROIT NATIONAL BANK, DETROIT.

ALEX. MCPHERSON, *President*; WM. C. COLBURN, *Vice President*; WM. T. DEGRAFF, *Cashier*;
D. STEWARD, JR., *Assistant Cashier*.

DIRECTORS—R. A. Alger, W. C. Colburn, A. Lewis, H. P. Baldwin 2d, A. McPherson, C. Endicott,
T. D. Bahl, J. F. Joy, E. T. Slocum.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$3,038,880 33	\$2,918,112 40	\$2,815,912 71	\$2,841,671 06
Overdrafts.....	873 33	411 14	12,467 03	5,648 53
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
Bills in transit.....				31,188 86
U. S. bonds, on hand.....				
Stocks, securities, etc.....	17,000 00	17,000 00	17,000 00	3,000 00
Due from approved reserve agents.....	375,574 80	429,555 16	480,56 35	578,084 78
Due from other national banks.....	177,476 19	201,581 50	218,274 81	152,983 77
Due from State banks and bankers.....	19,225 63	36,341 82	56,072 03	24,361 14
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....	7,500 00	7,000 00	7,000 00	7,000 00
Current expenses and taxes paid.....	16,838 80	2,884 34		17,450 59
Premiums on U. S. bonds.....				
Checks and other cash items.....	9,859 58	2,207 10	2,836 55	5,568 61
Exchanges for clearing house.....	27,878 70	32,495 50	43,540 84	63,964 80
Bills of other banks.....	3,748 06	18,643 00	8,417 00	13,839 00
Fractional paper currency, nickels and cents.....	1,180 74	890 07	934 05	653 47
Specie { Gold.....	232,953 00	258,790 00	208,678 00	170,645 00
{ Silver.....				
Legal tender notes.....	114,739 00	96,435 00	106,441 00	115,998 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....		11,000 00	12,000 00	6,000 00
Totals.....	\$4,097,823 62	\$4,065,597 08	\$4,087,483 37	\$3,888,174 05
Liabilities.				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	140,000 00	143,000 00	146,000 00	148,000 00
Undivided profits.....	188,217 21	116,851 19	110,454 41	143,463 64
National bank notes outstanding.....	42,290 00	39,700 00	37,710 00	45,000 00
Dividends unpaid.....	166 00	996 00	19,918 68	10 00
Individual deposits subject to check.....	1,262,635 95	1,101,947 43	1,081,599 67	1,044,980 66
Demand certificates of deposit.....	354,640 86	349,259 80	320,197 50	306,760 75
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	1,501 00	2,193 63	5,501 00	6,490 96
Cashiers' checks outstanding.....				
Due to other national banks.....	460,387 51	578,189 63	651,130 23	872,619 24
Due to State banks and bankers.....	697,968 59	753,479 40	664,976 94	671,565 47
Notes and bills rediscounted.....				146,383 38
Bills payable.....				
Totals.....	\$4,097,823 62	\$4,065,597 08	\$4,087,483 37	\$3,888,174 05

No. 2365.

MERCHANTS AND MANUFACTURERS' NATIONAL BANK, DETROIT.

T. H. HINCHMAN, *President*; D. WHITNEY, JR., *Vice President*; H. L. O'BRIEN, *Cashier*.
W. E. REILLY, *Assistant Cashier*.

DIRECTORS—T. H. Hinchman, H. K. White, W. H. Brace, N. G. Williams, Jerome Croul, H. M. Campbell,
Charles Stinchfield, David Whitney, Jr., J. B. Book.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,558,434 57	\$1,634,174 12	\$1,676,102 18	\$1,748,418 64
Overdrafts.....	1,188 18	126 84	711 19	364 82
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	17,500 00	7,500 00	7,500 00	8,000 00
Due from approved reserve agents.....	302,169 16	354,670 09	280,032 57	215,044 88
Due from other national banks.....	108,938 68	120,908 43	100,596 93	109,119 87
Due from State banks and bankers.....	82,633 20	98,625 82	119,530 78	71,125 77
Banking house furniture and fixtures.....	8,500 00	8,500 00	8,500 00	8,450 00
Other real estate and mortgages owned.....	61,818 56	58,066 06	58,066 06	58,066 06
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	8,000 00	8,000 03	8,000 00	8,000 00
Checks and other cash items.....	552 98	349 30	1,893 51	4,890 19
Exchanges for clearing house.....	88,873 71	46,678 51	47,668 25	50,569 00
Bills of other banks.....	8,408 00	13,412 00	9,113 00	10,666 00
Fractional paper currency, nickels and cents.....	844 03	806 06	966 50	794 00
Specie { Gold.....	132,700 00	117,850 00	111,700 00	113,300 00
{ Silver.....				
Legal tender notes.....	72,000 00	80,000 00	96,000 00	110,000 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....			5,462 00	
Totals.....	\$2,444,809 07	\$2,591,917 13	\$2,577,612 92	\$2,553,218 23
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	23,497 09	10,583 03	11,283 41	23,095 53
National bank notes outstanding.....	89,200 00	44,230 00	41,200 00	43,200 00
Dividends unpaid.....				
Individual deposits subject to check.....	420,694 02	556,414 08	510,988 96	676,112 30
Demand certificates of deposit.....	129,227 79	112,574 65	112,583 12	123,817 02
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	1,500 00	630 00		725 66
Cashier's checks outstanding.....	209 56	773 53	7,431 94	638 47
Due to other national banks.....	447,026 62	514,971 96	479,309 84	478,076 06
Due to State banks and bankers.....	784,453 99	751,729 84	814,895 65	608,553 19
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,444,809 07	\$2,591,917 13	\$2,577,612 92	\$2,553,218 23

REPORT OF THE COMMISSIONER OF

No. 3730.

THE PRESTON NATIONAL BANK, DETROIT.

F. W. HAYES, *President*; A. E. F. WHITE, *Vice President*; J. P. GILMORE, *Cashier*.

DIRECTORS—Jno. Canfield, W. R. Burt, W. D. Preston, T. W. Palmer, F. W. Hayes, C. A. Black, W. H. Elliott, J. E. Davis, J. D. Standish, A. E. F. White, A. L. Stephens.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 31.
Loans and discounts.....	\$3,148,246 30	\$3,086,553 37	\$3,313,082 29	\$3,273,361 37
Overdrafts.....	1,204 55	2,545 70	3,043 59	5,971 01
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	1,000,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	405,721 78	448,672 54	311,168 51	576,856 25
Due from other national banks.....	152,894 86	228,712 27	183,084 60	193,570 56
Due from State banks and bankers.....	92,279 53	102,351 96	73,526 34	57,949 23
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	7,500 00	7,500 00	7,500 00	150,000 00
Checks and other cash items.....	2,009 89	1,844 01	5,824 97	676 74
Exchanges for clearing house.....	25,245 72	63,402 06	31,258 19	41,945 63
Bills of other banks.....	10,570 00	30,706 00	29,080 00	16,682 00
Fractional paper currency, nickels and cents.....	449 29	307 67	223 44	229 49
Specie { Gold.....	144,626 50	183,024 00	188,769 00	114,091 00
{ Silver.....				
Legal tender notes.....	206,000 00	205,000 00	235,100 00	143,525 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	14,250 00
Due from U. S. treasurer.....		1,000 00	1,000 00	
Totals.....	\$4,248,998 42	\$4,313,899 60	\$4,384,860 08	\$5,589,108 35
Liabilities.				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	50,000 00	55,000 00	55,000 00	55,000 00
Undivided profits.....	48,705 63	27,364 58	36,275 29	42,510 31
National bank notes outstanding.....	43,250 00	40,456 00	38,350 00	388,000 00
Dividends unpaid.....				
Individual deposits subject to check.....	1,179,901 38	1,269,265 10	1,330,716 74	1,167,620 28
Demand certificates of deposit.....	654,890 44	656,799 24	668,615 14	756,455 93
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	61,620 94	5,715 47	7,219 91	2,140 61
Cashiers' checks outstanding.....	5,427 20	8,958 93	2,521 91	3,261 83
Due to other national banks.....	631,271 27	680,787 97	639,073 01	1,062,164 96
Due to State banks and bankers.....	554,441 56	589,558 31	612,089 03	575,954 49
United States bond account.....				516,000 00
Bills payable.....				
Totals.....	\$4,218,998 42	\$4,313,899 60	\$4,384,860 08	\$5,589,108 35

No. 3487.

UNION NATIONAL BANK, DETROIT.

JNO. P. FISKE, *President*; AUGUST RASCH, *Vice President*; JNO. B. PADBERG, *Cashier*.

DIRECTORS—W. L. Smith, Thos. McGraw, F. D. Eatherly, R. Kempf, E. W. Voight, P. A. Ducey, Jno. P. Fleitz, A. Rasch, Jno. P. Fiske.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$585,927 00	\$569,827 87	\$589,712 33	\$675,700 02
Overdrafts.....	715 21	354 77	185 16	404 84
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	52,162 82	87,313 14	125,261 47	93,945 62
Due from other national banks.....	10,604 55	15,398 15	9,562 39	6,420 23
Due from State banks and bankers.....	6,696 41	7,847 63	3,741 74	3,936 88
Banking house furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	4,824 92	240 00	3,999 22	6,063 27
Premiums on U. S. bonds.....	8,000 00	8,000 00	8,000 00	8,500 00
Checks and other cash items.....	2,635 71	3,108 93	1,493 89	3,486 20
Exchanges for clearing house.....	11,770 33	12,546 85	14,491 75	8,755 78
Bills of other banks.....	28,572 00	3,108 00	12,176 00	8,854 00
Fractional paper currency, nickels and cents.....	152 80	140 06	139 19	323 57
Specie { Gold.....	41,109 85	52,728 80	36,999 53	37,119 95
{ Silver.....				
Legal tender notes.....	18,220 00	41,965 00	34,381 00	23,967 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....		800 00	1,000 00	
Totals.....	\$826,641 40	\$863,621 76	\$896,342 63	\$930,202 36
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	27,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	13,270 06	2,332 63	9,645 71	15,410 63
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		1,212 00	293 50	26 75
Individual deposits subject to check.....	239,844 20	321,415 44	333,999 85	335,408 90
Demand certificates of deposit.....	163,400 17	168,219 04	162,282 97	194,301 69
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	8,737 66	7,125 66	2,915 87	8,115 21
Cashiers' checks outstanding.....			790 52	
Due to other national banks.....	24,658 00	21,528 98	16,499 91	15,264 35
Due to State banks and bankers.....	43,231 31	66,784 95	94,914 55	86,444 83
Notes and bills rediscounted.....	57,000 00			
Bills payable.....				
Totals.....	\$826,641 40	\$863,621 70	\$896,342 63	\$930,202 36

No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

A. J. BOWNE, *President*; A. C. DUTTON, *Vice President*; F. H. DeGOLIA, *Cashier*.
A. OSBORN, *Assistant Cashier*.

DIRECTORS—S. M. Wilkins, A. Crawford, P. Leonard, A. C. Dutton, F. H. DeGolia, Dan'l Striker,
A. J. Bowne.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$150,508 30	\$146,295 32	\$141,984 43	\$155,175 80
Overdrafts.....	242 62	577 15	385 62	906 60
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	6,018 77	12,285 30	6,773 16	10,886 18
Due from other national banks.....	5,000 00	5,000 00	5,000 00	5,127 26
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,884 50	12 96	1,213 01	2,440 97
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Checks and other cash items.....	62 81	107 65	78 01	85 06
Exchanges for clearing house.....				
Bills of other banks.....		100 00	95 00	100 00
Fractional paper currency, nickels and cents.....	39 58	41 85	6 13	31 21
Specie { Gold.....	7,890 00	3,385 00	4,720 00	3,715 00
{ Silver.....	184 85	241 65	155 70	185 90
Legal tender notes.....	8,159 00	8,669 00	6,595 00	4,150 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$201,647 93	\$198,958 38	\$189,268 56	\$204,886 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	8,837 43	5,145 08	7,799 29	11,445 20
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....	32 16	266 16	13 86	13 86
Individual deposits subject to check.....	25,148 55	29,355 49	25,588 55	17,868 24
Demand certificates of deposit.....	79,868 50	79,324 80	76,260 45	72,796 94
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	521 23	1,198 80	1,168 27	8,196 49
Due to State banks and bankers.....	2,829 16	3,024 41	243 14	1,351 63
Notes and bills rediscounted.....	14,165 90	9,393 64	7,000 00	22,064 08
Bills payable.....				
Totals.....	\$201,647 93	\$198,958 38	\$189,268 56	\$204,886 43

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President*; C. C. ROYCE, *Vice President*; R. LYMAN, *Cashier*.

DIRECTORS—Samuel Mitchell, Edward R. Hall, F. H. Van Cleve, C. C. Royce, A. Maitland.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$266,937 58	\$335,519 62	\$375,493 30	\$328,069 65
Overdrafts.....	10 01	17 96	6 88	92 11
U. S. bonds, to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	25,000 00	30,000 00	30,000 00	30,000 00
Due from approved reserve agents.....	111,708 23	62,214 54	38,393 30	32,075 83
Due from other national banks.....	7,482 74	1,835 07	2,070 79	2,226 93
Due from State banks and bankers.....	826 93	1,469 62	882 99	383 07
Banking house furniture and fixtures.....	14,668 00	14,668 00	14,668 00	14,668 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,007 23	504 49	976 24	531 89
Premiums on U. S. bonds.....	2,500 00	2,425 00	2,425 00	2,425 00
Checks and other cash items.....	3,678 14	381 86	218 29	6,079 26
Exchanges for clearing house.....				
Bills of other banks.....	1,684 00	6,406 00	4,192 00	5,180 00
Fractional paper currency, nickels and cents.....	456 08	178 34	168 75	116 80
Specie { Gold.....	35,914 00	31,520 00	30,302 00	{ 30,815 00
{ Silver.....				{ 3,036 00
Legal tender notes.....	5,000 00			
Five per cent redemption fund.....	675 00	675 00	675 00	675 00
Due from U. S. treasurer.....				
Totals.....	\$491,987 94	\$502,830 00	\$518,467 44	\$471,424 54
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits.....	5,908 04	1,108 76	5,719 43	7,865 25
National bank notes outstanding.....	13,500 00	13,500 00	13,500 00	13,500 00
Dividends unpaid.....				
Individual deposits subject to check.....	151,532 25	170,749 01	164,377 66	148,360 72
Demand certificates of deposit.....	256,007 68	249,283 02	267,498 54	240,220 36
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		1,194 50	1,551 00	471 16
Due to State banks and bankers.....		1,989 71	20 76	1,007 06
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$491,987 94	\$502,830 00	\$518,467 44	\$471,424 54

REPORT OF THE COMMISSIONER OF

No. 3361.

FIRST NATIONAL BANK, FLINT.

DAVID S. FOX, *President*; BENJAMIN COTHERIN, *Vice President*; CHAS. S. BROWN, *Cashier*.

DIRECTORS—H. L. Pierson, L. J. Hitchcock, S. C. Randall, F. Dullam, Wm. Hamilton, Wm. L. Smith, Chas. S. Brown, B. Cotherin, D. S. Fox.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$448,621 63	\$420,650 52	\$451,592 83	\$454,354 13
Overdrafts.....	2,521 85	2,429 59	3,018 88	2,316 00
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	69,102 89	69,302 81	67,187 77	85,159 59
Due from approved reserve agents.....	86,569 09	77,933 93	64,082 82	43,032 20
Due from other national banks.....	81 59	1,021 97	840 08	
Due from State banks and bankers.....	6,937 46	9,686 88	9,611 66	10,892 56
Banking house furniture and fixtures.....	21,000 00	21,000 00	21,000 00	21,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	7,450 75	779 04	4,625 15	8,456 62
Premiums on U. S. bonds.....	8,500 00	8,500 00	8,500 00	8,500 00
Checks and other cash items.....	2,479 61	2,595 00	2,339 61	4,344 83
Exchanges for clearing house.....				
Bills of other banks.....	380 00	280 00	490 00	345 00
Fractional paper currency, nickels and cents.....	95 12	75 25	126 69	55 25
Specie { Gold.....	10,725 00	2,200 00	12,951 00	10,722 50
{ Silver.....	3,289 00	3,552 00		3,964 00
Legal tender notes.....	12,400 00	9,500 00	10,000 00	11,900 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$682,403 99	\$681,756 99	\$708,815 99	\$718,312 68
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	13,000 00	12,000 00	12,000 00	12,000 00
Undivided profits.....	13,879 19	3,123 03	10,530 12	18,122 29
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		800 00	200 00	
Individual deposits, subject to check.....	75,405 65	74,856 12	71,626 50	81,076 57
Demand certificates of deposit.....	331,071 70	340,526 74	364,962 83	356,550 77
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....				75 69
Due to State banks and bankers.....	4,047 45	5,451 10	4,496 54	5,487 36
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$682,403 99	\$681,756 99	\$708,815 99	\$718,312 68

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN, GRAND HAVEN.

Dwight Cutler, *President*; Nelson R. Howlett, *Vice President*; George Stickney, *Cashier*.

DIRECTORS—Dwight Cutler, Wm. Savidge, Dwight Cutler, Jr., Chas. E. Wyman, G. W. A. Smith, Geo. A. Farr, N. R. Howlett, Sherman H. Boyce, Geo. Stickney.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$305,308 45	\$299,490 77	\$311,070 29	\$302,181 00
Overdrafts	1,552 79	2,715 49	3,177 27	1,975 53
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.		530 00	530 00	
Due from approved reserve agents	34,747 85	54,411 02	62,454 15	75,087 40
Due from other national banks	4,708 15	11,496 67	2,720 63	6,901 51
Due from State banks and bankers	4,218 47	1,386 93	828 18	
Banking house furniture and fixtures	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid	3,354 61	112 50	2,328 70	
Premiums on U. S. bonds	3,750 00	3,750 00	3,750 00	3,750 00
Checks and other cash items	193 10	1,596 05	166 73	1,133 97
Exchanges for clearing house				
Bills of other banks	6,229 00	6,799 00	3,636 00	1,985 00
Fractional paper currency, nickels and cents	276 40	245 91	257 79	217 10
Specie { Gold	2,162 50	2,942 50	3,607 50	12,510 00
{ Silver	3,356 25	3,089 10	4,419 90	6,533 15
Legal tender notes	20,000 00	15,000 00	20,000 00	5,221 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$419,487 57	\$433,140 94	\$448,570 09	\$447,050 66
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	2,500 00	3,500 00	3,500 00	3,500 00
Undivided profits	8,028 29	837 80	5,640 81	5,803 88
National bank notes outstanding	21,900 00	22,500 00	21,800 00	22,500 00
Dividends unpaid		125 00		
Individual deposits subject to check	114,158 43	140,204 74	132,040 78	122,822 91
Demand certificates of deposit	153,900 85	159,973 30	185,137 82	192,470 15
U. S. deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks			450 63	153 64
Due to State banks and bankers				
Notes and bills re-discounted	14,000 00	6,000 00		
Bills payable				
Totals	\$419,487 57	\$433,140 94	\$448,570 09	\$447,050 66

REPORT OF THE COMMISSIONER OF

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

D. A. BLODGETT, *President*; G. W. GAY, *Vice President*; Wm. H. ANDERSON, *Cashier*.
JNO. A. SEYMOUR, *Assistant Cashier*.

DIRECTORS—A. J. BOWNE, D. A. Blodgett, W. H. Anderson, Wm. Sears, G. W. Gay, S. M. Lemon,
G. K. Johnson, A. D. Rathbone, C. Bertsch.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$941,782 40	\$978,270 58	\$973,926 75	\$920,354 83
Overdrafts.....	1,337 39	8,728 94	1,888 90	8,615 78
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	6,224 70	5,814 33	3,814 38	3,581 72
Due from approved reserve agents.....	95,933 06	85,183 81	117,689 16	195,557 10
Due from other national banks.....	13,118 86	19,246 68	16,820 24	14,772 23
Due from State banks and bankers.....	14,744 52	19,795 54	14,816 86	15,945 48
Banking house furniture and fixtures.....	2,868 83	2,868 83	2,868 83	2,868 83
Other real estate and mortgages owned.....	69,391 11	64,962 31	64,942 21	65,106 51
Current expenses and taxes paid.....	6,838 13	95 20	4,251 34	10,732 46
Premiums on U. S. bonds.....	7,500 00	7,500 00	7,500 00	7,500 00
Checks and other cash items.....	2,777 11	1,670 09	741 05	835 03
Exchanges for clearing house.....	12,269 86	7,008 05	8,094 38	8,441 61
Bills of other banks.....	8,075 00	5,810 00	7,100 00	9,351 00
Fractional paper currency, nickels and cents.....	735 22	283 44	487 54	438 58
Specie { Gold.....	20,982 50	33,105 00	23,872 50	18,757 50
{ Silver.....	8,911 10	14,110 75	7,909 30	10,292 35
Legal tender notes.....	35,000 00	25,000 00	25,000 00	30,000 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$1,800,534 79	\$1,331,708 55	\$1,833,471 49	\$1,370,900 91
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	28,000 00	28,000 00	28,000 00	28,000 00
Undivided profits.....	20,959 97	2,699 15	14,468 23	21,041 03
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....				
Individual deposits subject to check.....	866,268 97	390,882 55	322,064 24	392,633 87
Demand certificates of deposit.....	399,028 99	389,819 68	417,532 04	406,355 54
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	318 28	750 00	700 00	4 10
Cashiers' checks outstanding.....	8 00	10 00	266 66	
Due to other national banks.....	20,138 52	24,505 75	23,158 39	8,019 44
Due to State banks and bankers.....	120,812 06	150,086 42	182,291 94	177,847 43
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,300,534 79	\$1,331,708 55	\$1,333,471 49	\$1,370,900 91

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

J. E. EARLE, *President*; J. H. BONNELL, *1st Vice President*; T. W. STRAHAN, *2d Vice President*;
W. H. FOWLER, *Cashier*.

DIRECTORS—J. E. Earle, J. H. Bonnell, T. W. Strahan, C. H. Chick, H. Weiden, A. V. Mann, E. S.
Pierce, A. G. Hodenpyl, J. D. Utley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$246,803 89	\$247,570 86	\$270,210 95	\$282,461 95
Overdrafts.....	800 04	23 73	172 55	573 66
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....			549 01	549 01
Due from approved reserve agents.....	19,950 14	25,858 06	33,202 84	30,176 35
Due from other national banks.....	3,096 31	549 01	2 75	
Due from State banks and bankers.....	8,597 61	4,580 79	9,427 50	5,188 77
Banking house furniture and fixtures.....	2,173 05	2,805 73	2,986 03	2,986 03
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,942 94	459 06	2,023 23	3,384 00
Premiums on U. S. bonds.....				
Checks and other cash items.....	825 97	632 37	1,514 67	2,174 00
Exchanges for clearing house.....	700 26	1,386 38	2,717 28	3,186 80
Bills of other banks.....	11,382 00	12,614 00	13,788 00	5,840 00
Fractional paper currency, nickels and cents.....	161 99	148 75	56 80	72 50
Specie { Gold.....	16,017 50	14,360 00	13,440 00	14,820 00
{ Silver.....	2,802 05	1,376 95	3,639 70	1,496 45
Legal tender notes.....	650 00	1,200 00	1,850 00	1,850 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$335,830 25	\$340,165 71	\$381,706 31	\$380,840 12
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	13,000 00	13,000 00	13,000 00
Undivided profits.....	5,739 98	1,015 88	3,980 31	9,237 37
National bank notes outstanding.....	22,500 00	21,700 00	21,100 00	20,820 00
Dividends unpaid.....				
Individual deposits subject to check.....	100,806 36	105,838 01	124,578 33	119,913 96
Demand certificates of deposit.....	96,300 44	98,611 32	118,997 67	117,313 79
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	483 53			
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$335,830 25	\$340,165 71	\$381,706 31	\$380,840 12

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

E. F. UHL, *President*; FREEMAN GODFREY, *Vice President*; F. M. DAVIS, *Cashier*;
J. L. BENJAMIN, *Assistant Cashier*.

DIRECTORS—Sam'l Sears, Jno. E. Peck, Chas. Shepard, S. F. Godfrey, G. H. Long, C. S. Hazeltine,
W. G. Herpolshelmer, M. J. Clark, D. H. Waters, F. Godfrey, E. F. Uhl, E. Putnam,
J. Houseman.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$1,269,191 05	\$1,242,538 15	\$1,151,905 27	\$1,175,392 90
Overdrafts.....	4,214 24	7,162 41	5,779 75	2,178 99
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stock, securities, etc.....				
Due from approved reserve agents.....	\$56,029 87	\$92,163 13	\$14,967 15	\$15,020 50
Due from other national banks.....	20,304 45	10,144 54	5,937 78	32,886 70
Due from State banks and bankers.....	7,108 57	6,013 58	8,092 59	7,604 17
Banking house furniture and fixtures.....	33,549 17	33,549 17	33,549 17	33,549 17
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	6,908 80	297 92	4,424 66	7,855 44
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,500 00	2,500 00
Checks and other cash items.....	818 05			
Exchanges for clearing house.....	10,661 97			
Bills of other banks.....	13,800 00			
Fractional paper currency, nickels and cents.....	299 32	126,190 31	117,491 26	124,780 35
Specie { Gold.....	55,070 00			
{ Silver.....	7,000 00			
Legal tender notes.....	31,021 00			
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....	1,150 00		900 00	800 00
Totals.....	\$1,875,861 49	\$1,872,859 21	\$1,897,787 68	\$1,764,298 22
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	87,021 56	66,286 49	83,640 49	97,678 20
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....	664 00	8,186 00	1,034 00	774 00
Individual deposits, subject to check.....	448,224 89			
Demand certificates of deposit.....	410,025 21			
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Deposits.....		1,153,386 73	1,168,113 14	1,020,846 03
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	87,060 48			
Due to State banks and bankers.....	202,865 85			
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,875,861 49	\$1,872,859 21	\$1,897,787 68	\$1,764,298 22

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

THOS. D. GILBERT, *President*; GEO. G. BRIGGS, *Vice President*; J. FREDERIC BAARS, *Cashier*;
E. H. HUNT, *Assistant Cashier*.

DIRECTORS—T. D. Gilbert, R. C. Luce, G. G. Briggs, T. Stewart White, N. L. Avery, L. D. Putnam,
Jno. C. Fitz Gerald, C. Morton, P. C. Fuller, T. J. O'Brien, D. M. Amberg,
J. F. Baars, E. H. Hunt.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$1,169,056 92	\$1,139,092 28	\$1,157,489 71	\$1,301,020 19
Overdrafts	3,280 38	2,625 47	1,253 73	5,440 11
U. S. bonds, to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, on hand	1,700 00	1,700 00	2,700 00	2,700 00
Stocks, securities, etc.	13,002 54	14,002 54	13,002 54	13,106 37
Due from approved reserve agents	279,766 43	288,152 10	287,475 51	151,539 38
Due from other national banks	8,288 92	10,757 84	4,184 78	2,554 69
Due from State banks and bankers	15,232 15	40,099 34	59,609 37	36,175 69
Banking house furniture and fixtures	52,300 00	52,300 00	52,300 00	52,300 00
Other real estate and mortgages owned	34,589 99	840 40	840 40	840 40
Current expenses and taxes paid	7,579 48	541 88	4,638 18	8,235 95
Premiums on U. S. bonds	16,000 00	15,000 00	15,000 00	15,000 00
Checks and other cash items	1,817 25	839 60	1,337 71	1,173 37
Exchanges for clearing house	53,407 45	57,308 13	93,774 68	61,321 39
Bills of other banks	29,660 00	35,567 00	25,472 00	39,519 00
Fractional paper currency, nickels and cents	350 00	685 00	200 00	500 00
Specie { Gold	86,531 17	38,970 97	89,276 57	90,324 37
{ Silver	7,518 76	11,635 16	6,092 99	8,454 54
Legal tender notes	27,000 00	30,000 00	26,000 00	40,000 00
Five per cent redemption fund	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer				
Totals	\$1,909,871 40	\$1,887,417 71	\$1,947,898 17	\$1,937,414 65
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	70,000 00	75,000 00	75,000 00	75,000 00
Undivided profits	34,446 08	10,477 80	22,276 05	46,099 29
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid		4,328 00	558 00	553 00
Individual deposits subject to check	418,150 82	432,573 29	430,938 99	386,692 53
Demand certificates of deposit	769,533 27	769,964 14	764,781 60	834,652 14
U. S. deposit	46,006 87	44,783 99	36,171 71	36,085 95
Deposit of U. S. disbursing officers	2,946 44	175 59	2,316 05	4,133 37
Certified checks	13,621 33	211 78	10,449 00	441 97
Cashier's checks outstanding				
Due to other national banks	2,951 37	1,545 75	2,822 08	2,044 96
Due to State banks and bankers	7,195 96	2,954 92	7,504 74	6,079 44
Notes and bills rediscounted				
Bills payable				
Totals	\$1,909,871 40	\$1,887,417 71	\$1,947,898 17	\$1,937,414 65

REPORT OF THE COMMISSIONER OF

No. 289C.

OLD NATIONAL BANK, GRAND RAPIDS.

M. L. SWEET, *President*; JAMES M. BARNETT, *Vice President*; HARVEY J. HOLLISTER, *Cashier*;
CLAY H. HOLLISTER, *Assistant Cashier*.

DIRECTORS—M. L. Sweet, James M. Barnett, Williard Barnhart, Jacob Cummer, Jos. H. Martin, W. R. Shelby, W. O. Hughart, F. Loettgert, L. E. Hawkins, L. H. Withey, E. Crofton Fox, Geo. C. Pierce, H. J. Hollister.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$2,112,599 61	\$2,137,370 99	\$2,261,340 59	\$2,427,732 40
Overdrafts.....	5,388 91	8,811 24	7,879 69	9,824 88
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	34,900 00	34,900 00	35,247 50	15,247 50
Due from approved reserve agents.....	434,824 14	799,981 96	743,088 07	529,304 00
Due from other national banks.....	18,835 88	49,631 20	21,413 58	22,529 89
Due from State banks and bankers.....	8,524 43	11,484 43	9,490 63	14,375 36
Banking house furniture and fixtures.....	13,909 22	13,451 72	13,500 64	18,500 64
Other real estate and mortgages owned.....	14,911 98	14,381 98	29,381 98	29,381 98
Current expenses and taxes paid.....	8,128 97	89 01	5,152 05	8,699 93
Premiums on U. S. bonds.....	8,000 00	8,000 00	8,000 00	8,000 00
Checks and other cash items.....	17,296 25	18,284 58	20,259 52	2,811 23
Exchanges for clearing house.....	14,898 95	15,859 12	10,867 96	9,579 76
Bills of other banks.....	32,268 00	61,051 00	71,479 00	102,733 00
Fractional paper currency, nickels and cents.....	111 50	140 09	155 49	62 91
Specie { Gold.....	74,981 21	99,775 41	134,162 15	154,521 60
{ Silver.....	2,281 65			
Legal tender notes.....	24,000 00			
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....	5,000 00	4,000 00		7,000 00
Totals.....	\$2,882,560 65	\$3,329,422 73	\$3,423,666 85	\$3,407,754 56
Liabilities.				
Capital stock paid in.....	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00
Surplus fund.....	125,000 00	135,000 00	135,000 00	135,000 00
Undivided profits.....	99,685 88	59,102 60	86,871 28	110,431 08
National bank notes outstanding.....	45,000 00	45,000 00	42,960 00	43,500 00
Dividends unpaid.....	410 00	3,082 00	382 00	174 00
Individual deposits subject to check.....	490,416 06	585,433 24	597,020 20	576,056 16
Demand certificates of deposit.....	1,131,641 69	1,185,311 39	1,228,228 84	1,200,199 78
U. S. deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	578 92	270 47	64 40	114 67
Cashiers' checks outstanding.....				
Due to other national banks.....	32,949 18	229,396 80	345,578 23	280,584 21
Due to State banks and bankers.....	156,878 94	296,356 23	187,561 42	261,694 06
Notes and bills re-accounted.....				
Bills payable.....				
Totals.....	\$2,882,560 65	\$3,329,422 73	\$3,423,666 85	\$3,407,754 56

No. 3243.

CITY NATIONAL BANK, GREENVILLE.

LEROY MOORE, *President*; H. N. ANDERSON, *Vice President*; A. C. PHELPS, *Cashier*.

DIRECTORS—A. C. Phelps, E. H. Leaming, Jno. J. Foster, H. N. Anderson, LeRoy Moore.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$225,577 07	\$238,572 88	\$249,589 89	\$250,052 85
Overdrafts.....	2,950 21	8,177 05	1,419 39	2,901 36
U. S. Bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. Bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	29,866 88	8,134 29	23,506 01	10,051 90
Due from other national banks.....	9,010 90	2,845 89	2,891 34	7,887 69
Due from State banks and bankers.....	1,849 58		1,881 24	58 48
Banking house furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,112 14	2,878 88	3,690 84	4,691 44
Premiums on U. S. bonds.....	2,646 88	2,046 88	1,846 88	1,846 88
Checks and other cash items.....	905 69	789 10	123 74	378 27
Exchanges for clearing house.....				
Bills of other banks.....	1,145 00	1,525 00	780 00	1,320 00
Fractional paper currency, nickels and cents.....	123 72	115 80	68 88	76 54
Specie { Gold.....	13,342 90	15,378 70	6,795 00	4,380 00
{ Silver.....			2,008 35	5,353 25
Legal tender notes.....	8,825 00	9,905 00	2,538 00	6,253 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$311,018 82	\$299,826 96	\$311,891 56	\$310,053 66
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,064 28	6,064 28	6,064 28	6,064 28
Undivided profits.....	4,083 97	6,624 45	8,776 85	11,826 82
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	80,367 45	65,468 08	75,860 65	55,839 43
Demand certificates of deposit.....	149,147 86	156,127 05	152,506 21	153,681 80
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		3,058 68	512 06	
Due to State banks and bankers.....		1,204 42		532 88
Notes and bills rediscounted.....	10,155 76		6,921 51	15,855 51
Bills payable.....				
Totals.....	\$311,018 82	\$299,826 96	\$311,891 56	\$310,053 66

No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

S. D. NORTH, *President*; PETER RUPPE, *Vice President*; WM. CONDON, *Cashier*.DIRECTORS—S. D. North, P. Ruppe, J. A. Close, Wm. Condon, Wm. Harry, Sam'l B. Harris,
F. A. Douglass.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 31.
Loans and discounts	\$539,928 48	\$498,148 09	\$502,963 99	\$614,833 81
Overdrafts	6,008 84	4,183 21	8,903 35	2,173 43
U. S. bonds, to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	8,800 00	8,800 00	8,470 50	8,470 50
Due from approved reserve agents	115,552 35	167,463 29	137,399 88	124,905 09
Due from other national banks	3,062 58	8,691 82	10,450 97	7,881 07
Due from State banks and bankers	20,397 58	22,232 74	14,790 35	12,817 93
Banking house furniture and fixtures	24,218 64	24,218 64	24,218 64	24,218 64
Other real estate and mortgages owned	5,000 00	5,000 00	5,000 00	5,000 00
Current expenses and taxes paid	8,652 77	1,196 97	4,067 27	181 31
Premiums on U. S. bonds	8,500 00	8,500 00	7,500 00	7,500 00
Checks and other cash items	1,044 59	1,106 62	2,094 40	642 10
Exchanges for clearing house				
Bills of other banks	6,880 00	6,440 00	4,090 00	8,830 00
Fractional paper currency, nickels and cents	251 58	301 81	201 69	201 87
Specie { Gold	33,428 05	27,070 48	18,578 79	32,776 78
Silver				
Legal tender notes	23,990 00	18,340 00	17,560 00	45,660 00
Five per cent redemption fund	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer			3,100 00	
Totals	\$857,455 46	\$854,323 67	\$816,659 81	\$847,821 92
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	45,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	83,649 70	14,007 74	21,496 94	12,500 87
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid	650 00	800 00	250 00	1,040 00
Individual deposits subject to check	517,085 24	535,557 46	498,807 58	511,901 89
Demand certificates of deposit	9,899 34	6,507 50	5,388 38	24,034 95
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	72 38	72 38		
Cashiers' checks outstanding				
Due to other national banks	6,227 06	2,378 59	1,131 20	2,796 30
Due to State banks and bankers	371 72		85 71	548 91
Notes and bills rediscounted				
Bills payable				
Totals	\$857,455 46	\$854,323 67	\$816,659 81	\$847,821 92

No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

A. J. BOWNE, *President*; DAN'L STRIKER, *Vice President*; W. D. HAYES, *Cashier*.

DIRECTORS—Dan'l Striker, F. D. Pratt, W. D. Hayes, J. F. Goodyear, A. J. Bowne.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$218,831 75	\$212,944 59	\$234,598 74	\$226,760 29
Overdrafts.....	2,153 84	625 00	6,143 00	3,959 25
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	800 00	584 50	584 50	584 50
Due from approved reserve agents.....	3,190 48	20,658 54	9,706 63	985 04
Due from other national banks.....	5,205 10			
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	17,500 00	17,500 00	17,500 00	17,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	3,224 77	50 39	1,351 36	2,162 76
Premiums on U. S. bonds.....				
Checks and other cash items.....	4,466 26	298 20	13 91	559 52
Exchanges for clearing house.....				
Bills of other banks.....	235 00	1,010 00		11 00
Fractional paper currency, nickels and cents.....	252 60	123 53	7 82	18 72
Specie { Gold.....	7,731 35	2,550 10	5,097 05	6,062 90
{ Silver.....				
Legal tender notes.....	4,700 00	13,008 00	6,020 00	4,400 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals	\$294,216 23	\$295,360 85	\$307,093 01	\$299,078 98
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	5,000 00
Undivided profits.....	5,679 97	1,824 81	3,044 66	8,947 03
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....				
Individual deposits, subject to check.....	57,398 24	62,070 74	64,230 59	53,586 20
Demand certificates of deposit.....	78,638 02	89,465 30	97,070 71	94,095 75
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....			247 05	
Due to State banks and bankers.....				
Notes and bills rediscounted.....	10,000 00			5,000 00
Bills payable.....				
Totals	\$294,216 23	\$295,360 85	\$307,093 01	\$299,078 98

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. F. STEWART, *Cashier*; F. W. PRENTICE, *Assistant Cashier*.

DIRECTORS—H. B. Waldron, C. H. Winchester, C. E. Lawrence, W. A. Waldron, F. M. Stewart.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$474,607 56	\$479,315 98	\$480,045 79	\$454,825 53
Overdrafts.....	3,029 64	8,089 54	1,401 89	4,155 66
U. S. bonds, to secure circulation.....	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	14,500 00	14,500 00	24,000 00	24,000 00
Due from approved reserve agents.....	57,575 43	57,960 84	88,007 02	42,100 63
Due from other national banks.....	26,826 27	11,998 25	19,308 27	80,488 83
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	5,500 00	5,500 00	5,500 00	5,500 00
Other real estate and mortgages owned.....		2,888 00	2,817 00	2,909 56
Current expenses and taxes paid.....	1,244 60	128 64	583 83	1,292 85
Premiums on U. S. bonds.....				
Checks and other cash items.....	2,475 43	1,640 57	1,165 38	3,961 04
Exchanges for clearing house.....				
Bills of other banks.....	9,610 00	10,070 00	12,470 00	7,133 00
Fractional paper currency, nickels and cents.....	23	2 16	27 06	23 42
Specie { Gold.....	20,987 50	33,809 90	37,160 80	29,287 46
{ Silver.....				
Legal tender notes.....	12,848 00	11,677 00	7,274 00	6,407 00
Five per cent redemption fund.....	618 75	618 75	618 75	618 75
Due from U. S. treasurer.....				
Totals.....	\$652,558 41	\$651,597 68	\$644,122 99	\$626,423 67
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	80,000 00	80,000 00	80,000 00	80,000 00
Undivided profits.....	36,219 06	82,302 33	33,791 66	38,431 63
National bank notes outstanding.....	12,875 00	12,875 00	11,875 00	11,775 00
Dividends unpaid.....				
Individual deposits subject to check.....	124,320 11	112,501 44	125,116 48	107,978 87
Demand certificates of deposit.....	394,548 81	408,288 91	387,981 45	382,229 17
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....		388 52		
Due to State banks and bankers.....	92 48	491 48	358 40	1,009 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$652,558 41	\$651,597 63	\$644,122 99	\$626,423 67

No. 3334.

THE NATIONAL BANK OF HOUGHTON, HOUGHTON.

Z. W. WRIGHT, *President*; JAS. H. SEAGER, *Vice President*; J. B. STURGIS, *Cashier*; J. H. RICE, *Assistant Cashier*.

DIRECTORS—Jas. B. Sturgis, R. R. Goodell, Jno. Daniell, Jas. H. Seager, Z. W. Wright.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$664,615 37	\$624,967 22	\$651,270 45	\$688,698 24
Overdrafts.....	3,750 25	4,250 30	4,325 50	5,869 43
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	206,639 90	236,014 97	220,295 62	200,027 60
Due from other national banks.....	13,620 55	25,009 79	31,229 87	28,137 23
Due from State banks and bankers.....	7,750 78	6,976 51	8,712 75	5,913 66
Banking house furniture and fixtures.....	43,358 02	43,358 02	43,363 02	43,720 02
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	4,869 20	99 60	3,529 10	6,908 04
Premiums on U. S. bonds.....	8,500 00	8,500 00	7,500 00	7,500 00
Checks and other cash items.....	2,011 39	3,333 89	1,031 94	2,962 10
Exchanges for clearing house.....				
Bills of other banks.....	7,160 00	6,780 00	13,180 00	4,500 00
Fractional paper currency, nickels and cents.....	248 57	170 53	126 71	144 34
Specie { Gold.....	51,689 59	54,354 00	52,913 00	51,710 00
{ Silver.....	4,384 48	5,482 81	5,475 50	5,370 80
Legal tender notes.....	52,887 00	52,791 00	46,151 00	45,513 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....			1,156 00	
Totals.....	\$1,123,183 01	\$1,124,338 60	\$1,142,510 46	\$1,149,468 36
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	60,000 00	65,000 00	65,000 00	65,000 00
Undivided profits.....	16,704 61	3,958 58	10,255 28	16,777 87
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....		195 00		
Individual deposits subject to check.....	831,429 57	848,492 16	841,791 07	847,923 84
Demand certificates of deposit.....	1,944 67	2,276 67	19,763 35	20,656 15
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	3,650 00			
Cashiers' checks outstanding.....				
Due to other national banks.....	8,655 64	5,662 24	7,840 41	2,789 25
Due to State banks and bankers.....	5,598 52	3,753 95	2,860 35	1,871 22
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,123,183 01	\$1,124,338 60	\$1,142,510 46	\$1,149,468 36

No. 275.

FIRST NATIONAL BANK, IONIA.

S. A. YEOMANS, *President*; V. H. SMITH, *Vice President*; F. A. SESSIONS, *Cashier*.

DIRECTORS—S. A. Yeomans, V. H. Smith, Geo. Gundrum, J. T. Webber, Walter Yeomans, C. J. Rumsey, O. S. Tower, T. B. Preston, F. A. Sessions.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$448,926 28	\$468,661 88	\$469,548 20	\$459,396 35
Overdrafts.....	1,609 10	2,659 78	5,020 59	5,288 08
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	1,500 00	1,500 00	1,500 00	1,500 00
Due from approved reserve agents.....	78,681 18	73,395 81	57,972 07	49,898 81
Due from other national banks.....			55 51	
Due from State banks and bankers.....	8,275 00	8,600 00	8,600 00	8,600 00
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....	27,275 01	34,255 01	25,665 01	27,655 01
Current expenses and taxes paid.....	2,188 85	352 59	1,445 84	2,447 98
Premiums on U. S. bonds.....				
Checks and other cash items.....	410 45	256 95	5,497 63	1,844 86
Exchanges for clearing house.....				
Bills of other banks.....	460 00	350 00	980 00	835 00
Fractional paper currency, nickels and cents.....	199 42	226 86	120 83	180 67
Specie { Gold.....	18,636 00	17,157 05	15,582 50	17,712 50
{ Silver.....	8,124 10		2,549 10	1,038 10
Legal tender notes.....	6,114 00	5,419 00	6,180 00	8,201 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$623,521 89	\$628,959 88	\$626,831 28	\$611,209 28
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	8,450 07	2,738 91	7,238 60	11,848 98
National bank notes outstanding.....	22,500 00	22,500 00	21,100 00	22,500 00
Dividends unpaid.....	115 00	380 00	20 00	12 00
Individual deposits subject to check.....	58,453 48	54,328 52	59,508 32	53,996 21
Demand certificates of deposit.....	411,705 28	427,078 56	418,824 49	402,920 10
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	1,611 40			
Due to State banks and bankers.....	686 16	1,908 39	146 87	492 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$623,521 89	\$628,959 88	\$626,831 28	\$611,209 28

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

JNO. R. WOOD, *President*; JNO. PERKINS, *Vice President*; M. A. NORTHBOP, *Cashier*.DIRECTORS—W. S. Laing, B. W. Jones, J. D. Cameron, J. Perkins, J. R. Wood, J. A. Crowell,
M. A. Northrop.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$160,482 97	\$178,745 88	\$183,568 94	\$166,489 66
Overdrafts.....	602 84	2,788 01	138 67	6,074 31
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.				
Due from approved reserve agents.....	11,186 78	83,175 52	26,778 55	10,891 94
Due from other national banks			494 80	673 80
Due from State banks and bankers.....	2,789 00	1,065 37	1,825 14	184 64
Banking house furniture and fixtures.....			10,000 00	10,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	94 47	318 76	545 68	110 77
Premiums on U. S. bonds				
Checks and other cash items.....	1,068 28	1,099 55	4,802 91	4,989 86
Exchanges for clearing houses.....				
Bills of other banks.....	2,850 00			
Fractional paper currency, nickels and cents.....	129 96	105 59	103 12	118 06
Specie { Gold.....	16,485 00	14,352 50	917 00	8,998 35
{ Silver.....				
Legal tender notes.....	1,836 00	9,544 00	593 00	5,943 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$210,887 80	\$254,272 70	\$242,822 81	\$227,583 88
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits.....	8,364 10	10,228 81	12,462 85	8,291 08
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	10,750 00
Dividends unpaid.....				
Individual deposits, subject to check.....	98,180 72	138,186 64	129,440 23	118,872 59
Demand Certificates of deposit.....	100 00	29,580 03	26,856 78	25,097 20
United States deposit	33,075 19			
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding				
Due to other national banks	2,043 41	1,649 56	375 15	8,686 88
Due to State banks and bankers.....	424 38	1,377 66	437 70	866 63
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$210,887 80	\$254,272 70	\$242,822 81	\$227,583 88

REPORT OF THE COMMISSIONER OF

No. 13971.

FIRST NATIONAL BANK, IRONWOOD.

E. D. NELSON, *President*; F. G. BIGELOW, *Vice President*; H. F. JAHN, *Cashier*.

DIRECTORS—E. D. Nelson, F. G. Bigelow, D. R. Bundy, H. B. Startevant, J. D. Day.

Resources.	Report of May 17.	Report of July 12.*	Report of Sept. 30.	Report of Dec. 3.
Loans and discounts.....	\$177,987 78		\$177,888 48	\$182,218 38
Overdrafts.....	8,352 44		4,304 75	6,746 11
U. S. bonds, to secure circulation.....	12,500 00		12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	1,000 00			
Due from approved reserve agents.....	58,558 45		96,578 49	26,969 76
Due from other national banks.....	5,659 59			15,188 47
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	29,183 32		29,179 32	29,179 32
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....			1,194 96	
Premiums on U. S. bonds.....	1,750 00		1,500 00	1,500 00
Checks and other cash items.....	3,336 70			1,517 97
Exchanges for clearing house.....				
Bills of other banks.....	19,126 00			11,425 00
Fractional paper currency, nickels and cents.....	69 05			45 90
Specie { Gold.....	25,700 00			22,200 00
{ Silver.....				
Legal tender notes.....			26,081 02	
Five per cent redemption fund.....	562 50		562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$348,785 83		\$349,739 52	\$310,008 36
Liabilities.				
Capital stock paid in.....	\$50,000 00		\$50,000 00	\$50,000 00
Surplus fund.....	7,500 00		8,000 00	8,000 00
Undivided profits.....	2,887 79		3,541 61	2,997 92
National bank notes outstanding.....	11,250 00		11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	152,067 51		276,947 91	109,375 32
Demand certificates of deposit.....	115,469 00			
United States deposit.....				128,065 47
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....	4,611 53			214 65
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$348,785 83		\$349,739 52	\$310,008 36

* No report received.

3095.

ISHPEMING NATIONAL BANK, ISHPEMING.

C. H. HALL, *President*; E. R. HALL, *Vice President*; A. B. MINKER, *Cashier*.

DIRECTORS—F. P. Mills, A. B. Miner, E. R. Hall, John M. McEmroe, Joseph Sellwood, C. Merryweather, C. H. Hall.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$496,996 05	\$491,920 41	\$475,193 48	\$416,561 56
Overdrafts.....	2,171 78	2,519 02	1,313 66	8,187 80
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, on hand.....				
Stocks, securities, etc.....	1,930 00	1,980 00	8,080 00	6,253 00
Due from approved reserve agents.....	130,666 90	123,208 52	50,756 39	121,769 00
Due from other national banks.....	8,940 01	8,984 18	7,346 30	8,148 62
Due from State banks and bankers.....	2,787 18	2,968 80	4,054 68	3,312 46
Banking house furniture and fixtures.....	29,350 00	29,350 00	29,350 00	29,350 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	168 59	118 00		245 68
Premiums on U. S. bonds.....	11,000 00	10,000 00	10,000 00	10,000 00
Checks and other cash items.....	1,999 17	936 28	698 44	2,874 66
Exchanges for clearing house.....				
Bills of other banks.....	1,670 00	4,080 00	2,188 00	1,754 00
Fractional paper currency, nickels and cents.....	82 77	62 48	76 09	224 26
Specie { Gold.....	51,835 00	75,587 50	46,825 00	55,297 50
{ Silver.....				
Legal tender notes.....	5,000 00	6,000 00	5,000 00	1,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$807,059 90	\$820,692 64	\$701,820 49	\$723,042 49
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	125,000 00	130,000 00	185,000 00	140,000 00
Undivided profits.....	9,352 88	4,741 99	4,517 58	4,569 43
National bank notes outstanding.....	10,950 00	10,450 00	10,960 00	10,450 00
Dividends unpaid.....		840 00		
Individual deposits subject to check.....	553,210 34	570,702 77	452,104 95	467,760 36
Demand certificates of deposit.....	8,089 00	8,283 00	8,713 40	8,402 50
United States deposit.....	49,973 80	44,973 80	39,823 80	39,973 80
Deposit of U. S. disbursing officers.....	26 20	26 20	26 20	26 20
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....		1,175 88	684 58	1,780 20
Due to State banks and bankers.....	507 68			
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$807,059 90	\$820,692 64	\$701,820 49	\$723,042 49

REPORT OF THE COMMISSIONER OF

No. 3217.

FIRST NATIONAL BANK, ITHACA.

R. M. STEEL, *President*; O. H. HEATH, *Vice President*; M. F. CHAFFEY, *Cashier*; R. E. CHAFFEY, *Assistant Cashier*.

DIRECTORS—R. M. Steel, Geo. A. Steel, W. E. Winton, O. H. Heath, C. E. Webster, H. E. Lewis, J. B. Crawford.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$195,618 38	\$189,452 20	\$199,652 97	\$199,490 99
Overdrafts.....	2,026 62	3,496 94	1,803 13	858 24
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	264 00	369 96	5,484 92	3,351 15
Due from approved reserve agents.....	14,022 28	9,795 06	21,806 39	11,391 08
Due from other national banks.....	387 95	2,285 66	997 59	3,112 72
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	908 00	900 00	900 00	900 00
Other real estate and mortgages owned.....	4,139 51	3,939 22	4,001 14	3,801 14
Current expenses and taxes paid.....	1,681 89	214 59	1,197 16	2,231 26
Premiums on U. S. bonds.....	1,806 78	1,806 78	1,806 78	1,806 78
Checks and other cash items.....		443 84	252 49	
Exchanges for clearing house.....				
Bills of other banks.....		565 00		
Fractional paper currency, nickels and cents.....	58 99	84 46	116 67	72 90
Specie { Gold.....	3,500 00	4,565 00	5,335 00	6,627 40
{ Silver.....	1,946 75	803 00	905 00	
Legal tender notes.....	4,323 00	2,696 00	1,822 00	5,994 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$243,198 65	\$234,480 11	\$249,493 74	\$252,600 16
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	17,344 90	15,634 06	18,668 13	21,291 54
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	10,750 00
Dividends unpaid.....		2,000 00		
Individual deposits subject to check.....	57,362 69	49,173 92	61,084 39	67,804 64
Demand certificates of deposit.....	92,447 22	95,288 47	98,011 22	92,001 70
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....			500 00	
Cashiers' checks outstanding.....				
Due to other national banks.....		1,183 66		1,252 28
Due to State banks and bankers.....				
Notes and bills rediscounted.....	4,893 84			
Bills payable.....				
Totals.....	\$243,198 65	\$234,480 11	\$249,493 74	\$252,600 16

No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

J. M. ROOT, *President*; W. R. REYNOLDS, *Vice President*; F. H. HELMER, *Cashier*.

DIRECTORS—F. H. Helmer, W. F. Goodwin, Austin Blair, W. R. Reynolds, H. A. Hayden, J. M. Root.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$261,541 74	\$259,045 39	\$371,994 93	\$281,184 37
Overdrafts	1,220 96	1,810 44	1,814 82	2,884 47
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	15,300 00	15,300 00	15,300 00	15,300 00
Due from approved reserve agents	28,847 07	98,381 88	67,145 85	29,307 76
Due from other national banks	99 14	13,816 36	8,152 27	5,020 72
Due from State banks and bankers				
Banking house furniture and fixtures	3,355 85	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned	16,888 84	16,784 19	16,786 12	16,808 62
Current expenses and taxes paid	3,320 59	284 60	1,690 20	3,598 28
Premiums on U. S. bonds				
Checks and other cash items	186 04	6,685 14	4,822 18	7,840 80
Exchanges for clearing house	669 87	770 45	4,311 79	850 18
Bills of other banks	16,194 00	18,757 00	11,315 00	6,280 00
Fractional paper currency, nickels and cents	93 68	94 37	59 61	85 21
Specie { Gold	24,647 20	27,446 45	25,947 50	25,401 80
{ Silver			2,955 85	
Legal tender notes	5,000 00	5,000 00	5,000 00	5,000 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer			1,000 00	
Totals	\$493,438 58	\$492,950 97	\$462,420 62	\$428,737 21
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,188 20	20,188 20	20,188 20	20,188 20
Undivided profits	8,383 37	4,915 74	7,264 48	9,948 88
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits subject to check	171,588 60	240,777 28	212,120 02	180,280 01
Demand certificates of deposit	80,706 89	104,569 80	100,347 97	95,820 12
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashiers' checks outstanding				
Due to other national banks	71 52			
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$493,438 58	\$492,950 97	\$462,420 62	\$428,737 21

REPORT OF THE COMMISSIONER OF

No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

J. K. WAGNER, President; J. W. OSBORN, Vice President; F. N. ROWLEY, Cashier.

DIRECTORS—Leroy Cahill, J. W. Osborn, D. B. Merrill, H. C. Reed, M. H. Lane, C. H. Dickinson,
H. P. Kauffer, J. K. Wagner, D. A. Browne.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$558,668 35	\$512,413 90	\$567,292 60	\$564,140 81
Overdrafts.....	792 90	704 44	1,083 65	596 43
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	32,028 86	32,028 86	17,000 00	17,000 00
Due from approved reserve agents.....	45,888 57	111,558 70	52,199 37	67,010 20
Due from other national banks.....		1,759 21	732 67	2,099 33
Due from State banks and bankers.....				
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....	2,000 00	2,000 00	13,581 90	13,081 90
Current expenses and taxes paid.....	9,777 90	3,312 12	7,742 65	689 95
Premiums on U. S. bonds.....				
Checks and other cash items.....	435 83	920 52	786 90	2,091 94
Exchanges for clearing house.....				
Bills of other banks.....	1,535 00	1,266 00	596 00	1,736 00
Fractional paper currency, nickels and cents.....	215 63	168 58	103 74	63 47
Specie { Gold.....	12,178 50	10,699 00	8,881 60	10,966 25
{ Silver.....				
Legal tender notes.....	25,216 00	20,648 00	22,314 00	22,628 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$714,807 04	\$723,604 63	\$718,940 08	\$728,227 91
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	69,515 00	55,728 86	64,317 97	53,239 43
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....		550 00	100 00	1,760 00
Individual deposits subject to check.....	120,043 45	116,449 96	122,894 23	133,489 37
Demand certificates of deposit.....	299,251 12	326,960 19	306,678 13	308,422 25
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashiers' checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....	3,497 47	1,416 12	2,449 70	3,866 96
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$714,807 04	\$723,604 63	\$718,940 08	\$728,227 91

No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

C. S. DAYTON, *President*; C. A. PECK, *Vice President*; E. C. DAYTON, *Cashier*.DIRECTORS—F. B. Stockbridge, O. M. Allen, W. S. Dewing, J. L. Sebring, D. Boudeman, Orrin Snow,
C. S. Dayton, C. A. Peck, F. Henderson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$597,745 57	\$565,914 08	\$555,202 58	\$567,513 55
Overdrafts.....	529 60	1,775 16	1,808 48	2,752 90
U. S. bonds, to secure circulation.....	32,000 00	32,000 00	32,000 00	32,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....	500 00	500 00	500 00	500 00
Stocks, securities, etc.....	3,275 00	3,275 00	3,275 00	3,275 00
Due from approved reserve agents.....	54,880 75	37,900 70	75,269 67	37,719 92
Due from other national banks.....	13,676 32	3,248 43	3,326 19	4,560 23
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	3,496 42		2,705 70	4,692 32
Premium on U. S. bonds.....	5,175 50	5,175 50	4,675 50	4,675 50
Checks and other cash items.....	3,382 01	2,283 54	5,897 30	7,438 26
Exchanges for clearing house.....				
Bills of other banks.....	3,966 00	19,711 00	1,829 00	1,909 00
Fractional paper currency, nickels and cents.....	55 59	86 97	99 39	55 96
Specie { Gold.....	8,907 50	11,390 00	17,350 00	22,327 50
{ Silver.....	2,108 75	1,708 00	1,468 50	2,087 26
Legal tender notes.....	23,152 00	25,000 00	25,500 00	26,500 00
Five per cent redemption fund.....	1,440 00	1,440 00	1,440 00	1,440 00
Due from U. S. treasurer.....				
Totals.....	\$758,385 01	\$715,848 36	\$786,345 26	\$724,447 89
Liabilities.				
Capital stock paid in.....	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund.....	110,000 00	110,000 00	110,000 00	110,000 00
Undivided profits.....	14,149 71	4,042 69	11,164 89	16,321 18
National bank notes outstanding.....	25,800 00	28,300 00	28,900 00	28,900 00
Dividends unpaid.....				
Individual deposits subject to check.....	174,392 38	154,644 42	163,055 78	124,997 37
Demand certificates of deposit.....	305,312 48	293,128 78	298,761 97	318,063 69
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	730 44	232 52	362 62	1,245 75
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$758,385 01	\$715,848 36	\$786,345 26	\$724,447 89

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, *Vice President*; THEOBON Y. SEBRING, *Cashier*.

DIRECTORS—Melville J. Bigelow, George T. Bruen, Nehemiah Chase, Samuel A. Gibson, Bernhard L. Deenberg, John Den Bleyker, Elijah O. Humphrey, Elbert S. Roos, Albert S. White, J. Wilfred Thompson, Edwin J. Phelps.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$500,921 08	\$516,427 18	\$519,864 28	\$527,896 08
Overdrafts.....	1,586 84	1,890 48	2,218 65	2,244 05
U. S. bonds, to secure circulation.....	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks securities, etc.....				
Due from approved reserve agents.....	65,228 26	59,925 22	49,359 70	67,667 81
Due from other national banks.....		21,047 53	8,881 37	14,110 66
Due from State banks and bankers.....			85 88	
Banking house furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate and mortgages owned.....	2,925 00	2,920 00	1,925 00	2,425 00
Current expenses and taxes paid.....	3,756 94			
Premiums on U. S. bonds.....	6,500 00	6,000 00	6,000 00	6,000 00
Checks and other cash items.....	3,339 41	1,630 39	1,808 88	1,233 49
Exchanges for clearing house.....				
Bills of other banks.....	8,170 08	13,408 00	4,609 00	3,391 00
Fractional paper currency, nickels and cents.....	66 24	178 45	335 07	818 30
Specie { Gold.....	18,782 50	14,920 00	9,215 00	9,827 50
Silver.....	2,025 20	2,865 00	3,086 00	5,440 00
Legal tender notes.....	36,000 00	36,000 00	41,500 00	45,500 00
Five per cent redemption fund.....	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer.....			900 00	
Totals.....	\$692,538 62	\$722,899 73	\$692,890 31	\$728,700 86
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	28,457 68	14,321 09	17,345 88	21,754 20
National bank notes outstanding.....	33,750 00	33,750 00	33,750 00	33,750 00
Dividends unpaid.....	165 00	4,205 00	692 00	444 00
Individual deposits, subject to check.....	138,815 32	181,940 98	120,804 38	147,084 70
Demand certificates of deposit.....	293,376 88	337,656 14	317,125 59	324,245 98
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....			50 96	50 96
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....	2,973 74	526 52	3,121 50	1,421 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$692,538 62	\$722,899 73	\$692,890 31	\$728,700 86

No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

J. W. TAYLOR, *President*; E. WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS—H. Bishop, W. G. Pattison, E. Woodbury, A. M. Stearns, I. A. Ransom, J. W. Taylor, Silas Hubbard.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$521,095 07	\$503,236 58	\$580,796 85	\$529,226 38
Overdrafts.....	105 84		36 05	87 73
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....	3,350 00	3,350 00	3,350 00	3,350 00
Stocks, securities, etc.....				
Due from approved reserve agents.....	61,335 49	60,698 63	62,618 70	73,382 96
Due from other national banks.....	3,962 95	6,285 76	6,611 20	4,121 56
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	7,965 65	7,249 99	7,149 39	7,116 73
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,046 04	1,085 86	1,874 50	2,911 21
Exchanges for clearing house.....				
Bills of other banks.....	2,609 09	5,661 00	2,960 00	5,824 09
Fractional paper currency, nickels and cents.....	923 30	688 97	634 42	896 95
Specie { Gold.....	39,437 70	39,188 29	41,310 34	41,843 34
{ Silver.....				
Legal tender notes.....	8,300 00	12,400 00	14,700 00	9,200 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....			1,400 00	
Totals.....	\$717,781 04	\$708,044 58	\$741,690 95	\$746,805 85
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	22,558 91	85,629 92	89,944 73	36,548 44
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....	8,000 00	520 00		3,848 09
Individual deposits subject to check.....	152,620 53	163,171 52	165,767 04	169,687 85
Demand certificates of deposit.....	279,574 38	262,292 21	259,280 61	290,581 28
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	7 12	175 74	22 96	33 43
Due to State banks and bankers.....	20 10	1,253 19	1,675 62	501 86
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$717,781 04	\$708,044 58	\$741,690 95	\$746,805 85

REPORT OF THE COMMISSIONER OF

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHAS. SMITH, *Vice President*; JON. E. JONES, *Cashier*.

DIRECTORS—J. Bosch, E. Bollmann, C. Smith, E. L. Wright, A. Macintyre, F. E. Fletcher, J. E. Jones.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$229,893 68	\$236,277 61	\$250,317 48	\$278,424 76
Overdrafts	750 15	3,190 08	581 66	1,222 87
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	71,085 77	47,972 43	95,787 73	56,894 66
Due from other national banks	8,711 90	719 56	90 41	
Due from State banks and bankers	9,376 79	8,815 56	70 11	8,480 46
Banking house furniture and fixtures	8,350 12	8,350 12	8,350 12	8,350 12
Other real estate and mortgages owned				
Current expenses and taxes paid	1,789 14	19 90	1,843 81	2,414 45
Premiums on U. S. bonds	4,250 00	4,000 00	4,000 00	4,000 00
Checks and other cash items	873 06	111 89	304 40	1,081 55
Exchanges for clearing house				
Bills of other banks	8,850 00	2,255 00	2,150 00	2,980 00
Fractional paper currency, nickels and cents	84 57	84 01	156 48	198 74
Specie { Gold	27,149 60	17,845 55	16,100 25	{ 5,110 00
{ Silver				{ 8,995 10
Legal tender notes	29,470 00	30,890 00	34,770 00	34,190 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer	600 00	1,000 00		
Totals	\$417,349 78	\$386,956 71	\$440,396 84	\$426,337 73
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	6,118 14	1,411 07	5,180 68	9,286 66
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits, subject to check	266,418 88	239,459 69	232,078 13	266,789 04
Demand certificates of deposit	1,939 00	2,472 80	2,627 00	2,162 92
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding		315 00		
Due to other national banks		798 65	4,842 62	4,309 95
Due to State banks and bankers	879 31		3,918 41	1,389 16
Notes and bills rediscounted				
Bills payable				
Totals	\$417,349 78	\$386,956 71	\$440,396 84	\$426,337 73

No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*.

DIRECTORS—E. W. Sparrow, E. F. Cooley, A. H. Whitehead, F. Shubel, E. R. Merrifield, Wm. Van Buren, A. A. Nichols, C. J. Davis, B. F. Davis.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$278,575 77	\$268,076 19	\$299,105 40	\$307,110 57
Overdrafts.....	536 16	2,498 33	378 19	318 86
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	29,456 79	35,403 87	54,301 08	46,610 73
Due from other national banks.....	765 62	599 43	483 48	1,711 84
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	1,729 28	1,729 28	1,729 28	1,729 28
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,584 86	280 30	1,654 80	2,927 33
Premiums on U. S. bonds.....	4,000 00	4,000 00	4,000 00	4,000 00
Checks and other cash items.....	1,185 52	708 74	1,294 14	508 50
Exchanges for clearing house.....				
Bills of other banks.....	2,009 00	2,681 00	2,360 00	4,335 00
Fractional paper currency, nickels and cents.....	117 80	183 45	191 15	116 80
Specie { Gold.....	6,832 50	6,125 00	9,409 35	{ 10,087 50
{ Silver.....	1,580 05	923 15		
Legal tender notes.....	4,000 00	4,000 00	4,000 00	6,000 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$359,348 85	\$353,283 74	\$404,933 87	\$414,237 50
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits.....	11,950 48	6,371 16	10,897 33	14,024 80
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....		880 00	80 00	80 00
Individual deposits subject to check.....	109,319 34	118,143 41	161,344 85	158,449 54
Demand certificates of deposit.....	98,078 53	88,389 17	88,611 69	97,176 16
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				7 00
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$359,348 85	\$353,283 74	\$404,933 87	\$414,237 50

REPORT OF THE COMMISSIONER OF

No. 1731.

FIRST NATIONAL BANK, LAPEER.

H. K. WHITE, *President*; H. D. ROOD, *Vice President*; C. G. WHITE, *Cashier*;
J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. K. White, H. D. Rood, S. R. White, P. White, C. G. White, E. Brownell, G. W. Rood.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$369,324 88	\$349,570 99	\$356,901 06	\$340,429 90
Overdrafts	9,607 51	6,913 08	12,528 99	11,944 98
U. S. bonds, to secure circulation	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	2,600 00	2,600 00	2,600 00	2,600 00
Due from approved reserve agents	14,577 82	25,652 64	18,314 55	59,089 94
Due from other national banks	1,002 65			
Due from State banks and bankers				
Banking house furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned	13,259 92	13,259 92	18,154 28	13,046 48
Current expenses and taxes paid	1,243 05	2,062 59	610 08	1,770 46
Premiums on U. S. bonds				
Checks and other cash items	2,077 90	10,328 82	345 25	1,299 15
Exchanges for clearing house				
Bills of other banks	1,185 00	2,690 00	1,975 00	3,245 00
Fractional paper currency, nickels and cents	263 38	349 37	456 15	783 72
Specie { Gold	16,750 00	15,000 00	14,300 00	16,200 00
{ Silver	400 00	850 00		
Legal tender notes	4,381 00	6,256 00	4,396 00	1,024 00
Five per cent redemption fund	1,147 50	1,147 50	1,147 50	4,147 50
Due from U. S. treasurer				
Totals	\$466,319 11	\$465,180 91	\$455,225 79	\$481,061 13
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	64,778 46	67,383 07	64,357 18	67,754 37
National bank notes outstanding	15,250 00	17,750 00	16,750 00	21,630 00
Dividends unpaid				
Individual deposits subject to check	67,795 29	59,467 14	52,903 81	66,003 34
Demand certificates of deposit	172,428 90	178,568 54	181,842 65	186,449 66
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks	161 42		875 00	
Due to State banks and bankers	42,905 04	42,065 16	38,497 15	39,228 36
Notes and bills rediscounted				
Bills payable				
Totals	\$466,319 11	\$465,180 91	\$455,225 79	\$481,061 13

No. 2773.

FIRST NATIONAL BANK, LUDINGTON.

THOS. R. LYON, *President*; AMOS BREINIG, *Vice President*; GEO. N. STRAY, *Cashier*;
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS—THOS. R. LYON, AMOS BREINIG, JAS. E. DANAHY, MARSHALL F. BUTTERS, FRANK FILER,
GEO. W. ROBY, GEO. N. STRAY.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$275,669 28	\$348,288 98	\$355,415 80	\$402,296 56
Overdrafts.....	787 78	21 69	2,484 09	287 36
U. S. bonds, to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....	100 00	100 00	100 00	100 00
Stocks, securities, etc.....	18,000 00	14,330 00	14,330 00	15,330 00
Due from approved reserve agents.....	126,159 60	121,476 62	69,052 70	64,059 91
Due from other national banks.....	23,354 08	36,702 90	9,443 42	5,380 23
Due from State banks and bankers.....	5,202 41	5,014 30	5,833 69	5,478 03
Banking house furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned.....	2,000 00	1,500 00	1,300 00	1,300 00
Current expenses and taxes paid.....	1,744 68	44 29	1,300 52	2,635 54
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Checks and other cash items.....	830 90	2,193 52	519 90	2,114 60
Exchanges for clearing house.....				
Bills of other banks.....	1,579 00	5,912 00	205 00	2,510 00
Fractional paper currency, nickels and cents.....	181 74	68 16	126 07	262 96
Specie { Gold.....	22,582 00	22,955 50	27,933 00	25,862 00
{ Silver.....				
Legal tender notes.....	5,600 00	8,000 00	13,518 00	4,076 00
Five per cent redemption fund.....	675 00	675 00	675 00	675 00
Due from U. S. treasurer.....				410 00
Totals.....	\$505,316 43	\$593,232 96	528,237 19	\$558,738 17
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	11,826 81	4,289 83	10,088 38	16,980 00
National bank notes outstanding.....	13,500 00	13,500 00	13,500 00	13,500 00
Dividends unpaid.....				
Individual deposits subject to check.....	192,247 01	266,036 58	200,219 48	201,160 47
Demand certificates of deposit.....	196,000 67	216,628 93	211,905 66	235,537 38
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....	6,941 94	2,777 62	2,673 72	1,560 32
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$505,316 43	\$593,232 96	528,237 19	\$558,738 17

REPORT OF THE COMMISSIONER OF

No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; JAS. DEMPSEY, *Vice President*; GEO. A. DUNHAM, *Cashier*.DIRECTORS—T. J. Ramsdell, J. Dempsey, E. N. Salling, R. R. Blacker, Wm. Wants, R. G. Filer,
G. A. Dunham.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$614,477 10	\$559,840 95	\$672,326 36	\$683,659 87
Overdrafts.....	2,951 98	5,519 93	2,037 67	3,862 68
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	50,925 00	50,925 00	45,925 00	49,425 00
Due from approved reserve agents.....	127,735 52	128,374 56	134,806 01	338,182 20
Due from other national banks.....	64,323 34	276,932 84	418,320 87	364,408 96
Due from State banks and bankers.....	4,541 14	949 40	3,232 58	4,440 22
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Checks and other cash items.....	2,464 51	4,588 87	1,783 65	5,396 64
Exchanges for clearing house.....				
Bills of other banks.....	15,827 00	18,385 00	21,963 00	30,825 00
Fractional paper currency, nickels and cents.....	135 24	198 55	192 68	181 99
Specie { Gold.....	46,820 25	47,818 75	48,894 75	55,924 25
Silver.....				
Legal tender notes.....	2,547 00	7,602 00	6,440 00	6,048 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$961,433 08	\$1,119,280 85	\$1,883,746 57	\$1,506,335 76
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	80,000 00	80,000 00	80,000 00	80,000 00
Undivided profits.....	9,628 99	4,961 89	9,438 15	11,312 72
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....				
Individual deposits subject to check.....	433,965 87	535,251 88	828,728 63	979,842 58
Demand certificates of deposit.....	809,404 52	320,903 08	340,124 56	859,064 43
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	300 00			
Cashier's checks outstanding.....			83 83	
Due to other national banks.....	1,560 96	2,972 59	464 77	1,456 11
Due to State banks and bankers.....	4,052 67	2,671 96	2,412 13	12,169 92
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$961,433 08	\$1,119,280 85	\$1,883,746 57	\$1,506,335 76

No. 2606.

THE MANISTEE NATIONAL BANK, MANISTEE.

LOUIS SANDS, *President*; WM. VINCENT, *Vice President*; GEO. M. BURR, *Cashier*.

DIRECTORS—A. J. Doval, Louis Sands, L. W. Nuttall, Frank Firslaff, Geo. M. Burr, J. C. Pomeroy, A. Magnan, A. O. Wheeler, Wm. Vincent.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$353,787 45	\$365,768 58	\$327,748 58	\$440,140 23
Overdrafts	1,844 16	5,845 52	982 20	665 47
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	10,175 62	8,586 25	8,586 26	8,586 25
Due from approved reserve agents	28,718 57	30,271 25	86,967 77	86,083 10
Due from other national banks	8,216 16	13,465 19	42,920 30	26,525 78
Due from State banks and bankers	6,088 83	12,547 69	19,150 37	17,379 06
Banking house furniture and fixtures				
Other real estate and mortgages owned				
Current expenses and taxes paid				
Premiums on U. S. bonds				
Checks and other cash items	1,175 89	1,003 88	239 85	9,090 74
Exchanges for clearing house				
Bills of other banks	4,674 00	4,576 00	1,127 00	4,450 00
Fractional paper currency, nickels and cents	31 02	101 44	118 84	59 50
Specie { Gold	32,575 00	29,410 00	31,985 00	{ 31,380 00
{ Silver				{ 1,000 00
Legal tender notes		5,000 00	5,000 00	5,000 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$473,406 70	\$502,700 25	\$550,980 66	\$606,440 11
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	65,000 00	70,000 00	70,000 00	70,000 00
Undivided profits	8,287 82	2,838 93	6,761 65	12,630 96
National bank notes outstanding	22,500 00	22,500 00	20,700 00	22,500 00
Dividends unpaid	60 00	1,090 00	110 00	60 00
Individual deposits subject to check	121,086 76	166,353 45	183,986 01	210,806 50
Demand certificates of deposit	189,552 48	140,050 09	169,045 96	189,915 57
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks	1,235 64	817 75	407 04	525 08
Due to State banks and bankers				
Notes and bills rediscounted	5,000 00			
Bills payable				
Totals	\$473,406 70	\$502,700 25	\$550,980 66	\$606,440 11

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; E. H. TOWAR, *Vice President*; F. J. JENNISON, *Cashier*.

DIRECTORS—Peter White, E. H. Towar, A. Kidder, J. M. Longyear, J. G. Reynolds.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$500,288 18	\$473,452 73	\$479,573 29	\$501,646 69
Overdrafts.....	3,678 90	846 86	2,798 87	3,740 80
U. S. bonds, to secure circulation.....	37,500 00	37,500 00	37,500 00	137,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	1,000 00	1,000 00	1,000 00	1,000 00
Due from approved reserve agents.....	96,039 62	111,514 36	90,523 62	95,630 05
Due from other national banks.....	7,738 38	2,831 18	2,260 98	33,190 63
Due from State banks and bankers.....	25,228 27	32,032 11	19,625 69	10,175 00
Banking house furniture and fixtures.....	40,324 00	40,324 00	40,324 00	40,324 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,863 35	2,709 80	2,681 86	3,108 77
Premiums on U. S. bonds.....	553 13	553 13	553 13	15,603 13
Checks and other cash items.....	3,562 13	3,449 75	4,029 62	3,366 35
Exchanges for clearing house.....				
Bills of other banks.....	5,920 00	6,195 00	3,270 00	5,160 00
Fractional paper currency, nickels and cents.....	185 00	206 00	197 00	229 17
Specie { Gold.....				
Silver.....	34,143 50	38,575 70	44,185 80	23,724 00
Legal tender notes.....	17,765 00	18,597 00	9,823 00	15,519 00
Five per cent redemption fund.....	1,887 50	1,887 50	1,887 50	3,511 50
Due from U. S. treasurers.....				
Totals.....	\$778,476 90	\$771,474 62	\$740,037 86	\$598,429 09
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	55,000 00	55,000 00	55,000 00
Undivided profits.....	9,863 10	4,437 16	6,973 80	13,007 64
National bank notes outstanding.....	32,810 00	32,910 00	32,910 00	57,950 00
Dividends unpaid.....			3,750 00	
Individual deposits subject to check.....	455,193 70	462,238 94	425,907 53	453,924 43
Demand certificates of deposit.....	73,618 98	63,375 17	61,672 41	143,372 76
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	3,072 00			
Cashier's checks outstanding.....	12 50	307 50		37 50
Due to other national banks.....	3,906 62	2,990 69	3,643 34	12,583 02
Due to State banks and bankers.....		215 16	175 78	2,583 74
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$778,476 90	\$771,474 62	\$740,037 86	\$593,429 09

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

CHAS. T. GORHAM, *President*; S. H. GORHAM, *Vice President*; C. E. GORHAM, *Cashier*.

DIRECTORS—C. T. Gorham, J. L. Dobbins, S. H. Gorham, T. G. Alvord, C. E. Gorham, L. F. Page.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 2.
Loans and discounts	\$206,178 55	1212,871 12	\$215,974 80	\$216,996 31
Overdrafts	12,845 96	4,093 64	4,510 48	7,916 98
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	76,885 62	104,885 62	106,885 62	106,885 62
Due from approved reserve agents	129,195 61	66,616 15	31,003 05	47,717 51
Due from other national banks	35,224 17	21,967 97	11,406 44	12,589 77
Due from State banks and bankers				
Banking house furniture and fixtures	11,800 00	11,800 00	11,800 00	11,800 00
Other real estate and mortgages owned	8,482 48	6,782 48	6,782 48	9,782 48
Current expenses and taxes paid	2,360 08	89 08	1,553 89	2,660 58
Premiums on U. S. bonds				
Checks and other cash items	559 69	357 06	173 43	147 33
Exchanges for clearing house				
Bills of other banks	615 00	763 00	405 00	334 00
Fractional paper currency, nickels and cents	284 28	207 04	112 33	102 06
Specie { Gold	22,972 70	{ 19,345 55	{ 44,969 40	{ 26,860 00
{ Silver				
Legal tender notes	6,185 00	4,380 80	7,310 00	4,600 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$541,709 09	\$492,434 91	\$469,001 42	\$480,126 09
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	26,682 81	35,996 48	40,144 61	43,911 33
National bank notes outstanding	14,500 00	13,400 00	22,000 00	21,700 00
Dividends unpaid				
Individual deposits subject to check	184,081 17	172,740 91	153,902 92	168,549 42
Demand certificates of deposit	108,445 11	70,297 54	52,953 89	45,965 34
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$541,709 09	\$492,434 91	\$469,001 42	\$480,126 09

REPORT OF THE COMMISSIONER OF

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President*; AUGUSTUS SPIES, *Vice President*; G. A. BLESCH, *Cashier*; T. E. HICHA, *Assistant Cashier*.

DIRECTORS—S. M. Stephenson, A. Spies, G. A. Blesch, Jno. Henes, I. Stephenson, Jr., A. J. Pauli, J. H. Walton, C. S. Brown, M. A. Dunning.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$462,958 84	\$500,854 55	\$457,347 03	\$532,619 77
Overdrafts	213 66	646 54	170 91	539 49
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	3,400 00	3,400 00	400 00	400 00
Due from approved reserve agents	84,893 90	72,197 29	122,878 78	67,681 46
Due from other national banks	4,403 75	2,056 89	11,417 86	4,687 15
Due from State banks and bankers	1,321 84	153 39	52 41	38 73
Banking house furniture and fixtures				
Other real estate and mortgages owned				
Current expenses and taxes paid				
Premiums on U. S. bonds				
Checks and other cash items	2,305 30	806 55	1,065 54	812 28
Exchanges for clearing house				
Bills of other banks	6,500 00	3,955 00	6,540 00	5,200 00
Fractional paper currency, nickels and cents	400 42	573 91	999 67	400 83
Specie { Gold	38,278 00	43,000 00	40,437 50	37,550 00
{ Silver		1,851 00	12,200 00	11,180 00
Legal tender notes	20,113 00	5,278 00	10,000 00	6,643 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				500 00
Totals	\$650,913 71	\$660,895 12	\$689,604 18	\$694,612 67
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	12,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	16,293 80	2,896 82	5,010 21	11,264 78
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid		260 00		
Individual deposits, subject to check	387,212 71	318,126 88	357,555 56	351,540 23
Demand certificates of deposit	156,275 58	182,007 04	174,822 81	176,708 58
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks		500 00		
Cashier's checks outstanding				
Due to other national banks	4,224 94	8,613 84	4,381 36	6,019 93
Due to State banks and bankers	2,467 93	1,000 54	881 24	1,579 15
Notes and bills rediscounted				
Bills payable				
Totals	\$650,913 71	\$660,895 12	\$689,604 18	\$694,612 67

No. 4454.

LUMBERMEN'S NATIONAL BANK, MENOMINEE.

A. A. CARPENTER, *President*; JOHN W. WELLS, *Vice President*; M. S. HARMON, *Cashier*.

DIRECTORS—Peter Sibenaler, A. A. Carpenter, John W. Wells, William Somerville, M. S. Harmon, W. F. N. Davis, C. H. Jones, A. B. Stryker, Joseph Fleishem, Jacob Leisen, Warren J. Davis.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$267,290 18	\$286,616 92	\$317,515 78	\$279,457 13
Overdrafts.....	498 68	1,665 73	66 12	202 82
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	10,000 00	10,000 00		10,000 00
Due from approved reserve agents.....	14,394 69	15,385 97	75,128 08	15,304 86
Due from other national banks.....	11,594 44	10,673 18	1,412 91	7,732 62
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	12,808 79	17,617 22	19,830 91	19,628 02
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	28 72	988 23	2,084 46	597 64
Premiums on U. S. bonds.....	3,500 00	3,500 00	3,500 00	
Checks and other cash items.....	5,312 87	3,157 10		3,551 89
Exchanges for clearing house.....	2,145 00	5,145 00		6,610 00
Bills of other banks.....				
Fractional paper currency, nickels and cents.....	281 40	281 07	48,305 16	180 21
Specie { Gold.....	7,617 50	5,327 50		1,275 00
{ Silver.....	9,128 20	3,999 75		3,942 35
Legal tender notes.....	5,000 00	20,000 00		12,500 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$375,724 42	\$410,482 67	\$493,968 32	\$387,027 04
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	8,929 47	8,949 74	10,818 73	1,767 59
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....	60 00	15 00	15 00	645 00
Individual deposits subject to check.....	150,950 14	166,744 89	220,848 47	133,878 50
Demand certificates of deposit.....	6,075 85	54,535 45	86,408 65	76,037 25
United States deposit.....	42,208 96			
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				2,198 70
Due to other national banks.....		9,488 09	3,377 47	
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$375,724 42	\$410,482 67	\$493,968 32	\$387,027 04

No. 1587.

FIRST NATIONAL BANK, MONROE.

GEORGE SPALDING, *President*; HARRY A. CONANT, *Vice President*; GEORGE L. LITTLE, *Cashier*.

DIRECTORS—Geo. Spalding, H. A. Conant, John R. Ranch, Chas. R. Wing, Geo. L. Little.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$146,486 13	\$144,426 74	\$135,886 70	\$139,551 27
Overdrafts.....	1,783 02	2,004 66	1,016 09	977 94
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....	300 00	300 00	300 00	300 00
Stocks, securities, etc.....	7,550 00	2,550 00	7,850 00	7,050 00
Due from approved reserve agents.....	52,192 01	13,295 05	12,312 04	11,513 45
Due from other national banks.....	2,704 70	172 98	387 83	1,069 99
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	5,649 49	5,649 49	5,649 49	8,028 14
Other real estate and mortgages owned.....	182 00	5,182 00	5,000 00	4,500 00
Current expenses and taxes paid.....	1,185 52	9 56	1,048 46	1,635 62
Premiums on U. S. bonds.....	2,125 00	2,125 00	1,875 00	1,875 00
Checks and other cash items.....	1,241 61	663 75	982 53	716 20
Exchanges for clearing house.....				
Bills of other banks.....	1,289 00	662 00	475 00	15 00
Fractional paper currency, nickels and cents.....	183 46	184 16	96 21	90 34
Specie { Gold.....	6,117 50	3,437 50	4,369 80	1,957 30
{ Silver.....	352 40	744 15	776 25	1,451 80
Legal tender notes.....	3,000 00	2,150 00	2,150 00	2,200 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$245,374 34	\$196,569 49	\$192,389 90	\$196,014 55
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,200 00	10,500 00	10,500 00	10,500 00
Undivided profits.....	4,867 28	1,442 54	2,866 56	6,205 96
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....		220 50	25 00	
Individual deposits subject to check.....	113,218 71	72,506 32	77,298 63	63,211 80
Demand certificates of deposit.....	55,838 37	50,181 87	40,446 71	47,985 43
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				11 25
Cashier's checks outstanding.....				
Due to other national banks.....		469 26		179 56
Due to State banks and bankers.....				
Notes and bills rediscounted.....				6,671 06
Bills payable.....				
Totals.....	\$245,374 34	\$196,569 49	\$192,389 90	\$196,014 55

No. 3215.

FIRST NATIONAL BANK, MT. PLEASANT.

ROBERT M. STEEL, *President*; FORDYCE W. CARR *Vice President*; D. SCOTT PARTRIDGE, *Cashier*;
ELTON J. VAN LEUVEN, *Assistant Cashier*.

DIRECTORS—Robert M. Steel, Fordyce W. Carr, George A. Steel, Isaac A. Fancher, George L. Granger.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$181,434 08	\$181,323 14	\$128,315 30	\$129,719 43
Overdrafts	610 41	18 78	719 02	69 00
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	2,301 61	2,455 15	2,455 15	2,455 15
Due from approved reserve agents	9,480 03	12,130 43	17,762 18	5,895 19
Due from other national banks	389 24			155 53
Due from State banks and bankers			199 74	9 08
Banking house furniture and fixtures	10,955 17	10,955 17	10,955 17	10,955 17
Other real estate and mortgages owned	6,026 02	6,026 02	6,221 50	6,221 50
Current expenses and taxes paid	1,411 60	96 48	1,317 15	2,211 72
Premiums on U. S. bonds	1,600 00	1,538 00	1,538 00	1,538 00
Checks and other cash items	719 02	855 20	945 67	818 51
Exchanges for clearing house				
Bills of other banks	10 00	45 00	20 00	590 00
Fractional paper currency, nickels and cents	55 56	36 70	28 51	18 65
Specie { Gold				
{ Silver	2,204 96	1,564 50	1,330 15	563 20
Legal tender notes	4,164 00	4,312 00	1,539 00	8,298 00
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. treasurer				
Totals	\$184,374 11	\$184,914 01	\$186,954 04	\$182,060 83
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	10,140 27	7,385 93	9,456 70	11,474 83
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid				
Individual deposits subject to check	32,144 13	39,009 21	52,698 75	42,257 14
Demand certificates of deposit	51,031 92	55,625 81	58,397 34	57,078 86
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	914 70	914 70		
Cashier's checks outstanding				
Due to other national banks		13 48	11 25	
Due to State banks and bankers				
Notes and bills rediscounted	18,888 09	10,714 88		
Bills payable				
Totals	\$184,374 11	\$184,914 01	\$186,954 04	\$182,060 83

REPORT OF THE COMMISSIONER OF

No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

C. H. HACKLEY, *President*; C. T. HILLS, *Vice President*; THOS. MUNROE, *Second Vice President*;
GEO. A. ABBOTT, *Cashier*.

DIRECTORS—C. H. Hackley, L. G. Mason, C. T. Hills, Luther Whitney, Thos. Hume,
Thos. Munroe, Geo. A. Abbott.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$602,856 34	\$686,279 14	\$682,002 29	\$705,125 30
Overdrafts.....	1,377 70	2,089 68	2,654 12	6,084 26
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	85,950 78	92,048 22	92,389 44	42,177 51
Due from other national banks.....	2,230 43	2,944 75	18,207 68	3,594 02
Due from State banks and bankers.....	46 10	218 64	476 47	147 99
Banking house furniture and fixtures.....	36,748 99	36,748 99	36,748 99	37,004 24
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	3,321 22	176 27	6,305 66	8,239 47
Premiums on U. S. bonds.....	4,000 00	3,500 00	3,500 00	3,500 00
Checks and other cash items.....	5,060 70	5,970 88	4,804 87	4,090 93
Exchanges for clearing house.....				
Bills of other banks.....	22,317 00	13,328 00	7,281 00	8,843 00
Fractional paper currency, nickels and cents.....	451 54	613 62	586 00	531 14
Specie { Gold.....	21,987 50	24,762 50	24,570 00	23,602 50
{ Silver.....	5,336 00	4,072 00	4,263 00	5,587 00
Legal tender notes.....	20,000 00	15,000 00	15,000 00	15,000 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$837,809 30	\$863,852 14	\$924,866 47	\$889,642 36
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	27,327 52	21,712 30	29,175 65	36,863 88
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....		425 00		
Individual deposits subject to check.....	254,424 08	263,268 70	321,128 34	262,976 11
Demand certificates of deposit.....	382,202 33	394,896 37	401,338 71	417,029 00
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	1,355 37	11,061 77	728 77	273 37
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$837,809 30	\$863,852 14	\$924,866 47	\$889,642 36

No. 2081.

LUMBERMAN'S NATIONAL BANK, MUSKEGON.

A. V. MANN, *President*; THOS. HUME, *Vice President*; C. C. BILLINGHURST, *Cashier*.

DIRECTORS—A. V. Mann, Thos. Hume, H. N. Hovey, Alex. Rodgers, Wesley H. Wood, D. D. Erwin, J. G. Emery, Jr., A. Wierengo, L. B. Smith.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$546,319 94	\$628,275 38	\$577,987 34	\$564,898 41
Overdrafts.....	4,324 88	8,277 52	4,804 97	6,402 44
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	38,161 72	14,029 10	93,065 00	117,781 45
Due from other national banks.....		74 38	5,587 05	5,986 79
Due from State banks and bankers.....	231 33	382 26	304 85	840 59
Banking house furniture and fixtures.....	11,930 00	11,500 00	11,500 00	11,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,709 00	42 86	6,759 68	8,150 08
Premiums on U. S. bonds.....				
Checks and other cash items.....	5,278 38	5,909 71	4,325 08	877 39
Exchanges for clearing house.....				
Bills of other banks.....	7,837 00	11,669 00	14,859 00	15,641 00
Fractional paper currency, nickels and cents.....	896 63	181 93	87 28	255 54
Specie { Gold.....	25,725 21	26,378 64	26,667 48	26,538 78
{ Silver.....				
Legal tender notes.....	25,000 00	20,000 00	20,000 00	19,000 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$794,023 94	\$752,825 73	\$791,062 63	\$803,440 37
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	48,934 84	44,489 72	51,421 06	53,080 93
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....	40 00	705 00	50 00	45 00
Individual deposits subject to check.....	119,492 09	94,902 36	129,638 64	135,432 83
Demand certificates of deposit.....	444,314 32	418,798 65	437,457 93	437,381 62
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	8,742 69	7,083 00		
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....		14,400 00		
Totals.....	\$794,023 94	\$752,825 73	\$791,062 63	\$803,440 37

No. 3088.

MERCHANT'S NATIONAL BANK, MUSKEGON.JNO. TORRENT, *President*; WM. S. HOFSTRA, *Vice President*; H. O. LANGE, *Cashier*.

DIRECTORS—Fred Torrent, C. W. Sessions, H. O. Lange, W. S. Hofstra, John Torrent.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$245,400 79	\$264,498 09	\$314,117 21	\$366,970 56
Overdrafts.....	740 65	7,545 02	6,553 05	10,564 04
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	26,841 49	26,841 49	26,841 49	26,841 49
Due from approved reserve agents.....	26,969 97	8,408 97	26,594 69	11,059 36
Due from other national banks.....		755 75	4,223 56	
Due from State banks and bankers.....	260 79	30 50	13 89	
Banking house furniture and fixtures.....	6,000 00	3,000 00	3,000 00	8,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,127 73	3,093 48	4,280 19	5,059 35
Premiums on U. S. bonds.....				
Checks and other cash items.....	68,818 98	7,383 29	8,950 27	8,361 68
Exchanges for clearing house.....				
Bills of other banks.....	2,728 00	1,255 00	2,516 00	1,133 00
Fractional paper currency, nickels and cents.....	234 87	179 71	277 49	123 39
Specie { Gold.....	16,703 45	14,130 80	15,178 80	13,201 40
Silver.....				
Legal tender notes.....	6,450 00	1,402 00	6,800 00	5,900 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$426,451 72	\$364,649 10	\$444,981 15	\$378,298 27
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	12,855 19	15,323 18	14,406 95	15,584 67
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....				
Individual deposits, subject to check.....	98,255 08	45,749 43	164,350 00	100,328 80
Demand certificates of deposit.....	102,799 87	108,501 90	74,787 98	73,560 62
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	500 00	500 00		500 00
Cashier's checks outstanding.....				
Due to other national banks.....	8,604 64			5,304 78
Due to State banks and bankers.....				
Notes and bills rediscounted.....	45,986 94	82,069 61	28,936 22	20,499 40
Bills payable.....				
Totals.....	\$426,451 72	\$364,649 10	\$444,981 15	\$378,298 27

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATTHEW WILSON, *President*; LOUIS KANITZ, *Vice President*; WM. B. McLAUGHLIN, *Cashier*.

DIRECTORS—Hugh Park, Jno. J. Howden, Geo. J. Tillotson, Wm. G. Watson, Wm. B. McLaughlin, Matthew Wilson, Louis Kanitz.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$314,569 76	\$321,852 09	\$345,762 87	\$339,297 83
Overdrafts.....	2,689 05	2,245 37	2,064 83	5,110 43
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	70,239 43	15,374 31	32,001 27	32,251 31
Due from other national banks.....	7,196 09	8,923 06	847 19	5,431 35
Due from State banks and bankers.....		155 00	23 35	59 56
Banking house furniture and fixtures.....	3,900 00	3,900 00	3,300 00	3,300 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,540 72	162 00	4,447 41	5,889 74
Premiums on U. S. bonds.....				
Checks and other cash items.....	5,399 76	3,981 82	4,982 04	11,282 58
Exchanges for clearing house.....				
Bills of other banks.....	9,363 00	8,553 00	10,405 00	5,090 00
Fractional paper currency, nickels and cents.....	797 85	1,033 09	1,226 00	973 39
Specie { Gold.....	20,811 74	18,979 64	19,362 09	18,906 24
{ Silver.....				
Legal tender notes.....				
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$463,612 45	\$410,704 38	\$451,036 45	\$453,757 94
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,000 00	16,000 00	16,000 00	16,000 00
Undivided profits.....	8,666 89	2,494 02	7,278 80	10,816 88
National bank notes outstanding.....	21,840 00	22,500 00	21,600 00	21,860 00
Dividends unpaid.....		514 00		
Individual deposits subject to check.....	161,786 11	124,967 28	135,503 79	127,121 96
Demand certificates of deposit.....	106,176 90	118,982 94	113,850 50	116,532 75
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				500 00
Cashier's checks outstanding.....				
Due to other national banks.....	7,927 23	1,254 47	1,814 38	3,279 63
Due to State banks and bankers.....			167 35	
Notes and bills rediscounted.....	39,265 83	23,991 67	54,321 63	57,656 70
Bills payable.....				
Totals.....	\$463,612 45	\$410,704 38	\$451,036 45	\$453,757 94

REPORT OF THE COMMISSIONER OF

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, *President*; J. B. MAAS, *Vice President*; T. C. YATES, *Cashier*.

DIRECTORS—E. R. Hall, A. B. Miner, C. H. Hall, Sam'l Mitchell, J. B. Maas, A. Maitland, G. B. Mitchell

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$194,202 87	\$237,226 61	\$326,917 94	\$265,776 58
Overdrafts.....	140 73	146 52	227 28	215 33
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
St cks, securities, etc.....		4,931 85	5,431 25	4,981 25
Due from approved reserve agents.....	155,104 70	58,253 91	32,263 71	55,440 65
Due from other national banks.....	339 64	1,704 85	106 01	3,366 46
Due from State banks and bankers.....	527 12	194 98		
Banking house furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	52 46	88 81		22 97
Premiums on U. S. bonds.....				
Checks and other cash items.....	61 81	140 04	215 66	75 41
Exchanges for clearing house.....				
Bills of other banks.....	1,000 00	2,500 00	950 00	3,590 00
Fractional paper currency, nickels and cents.....	55 41	60 42	108 38	89 50
Specie { Gold.....	10,870 00	10,900 00	6,365 00	16,700 00
Silver.....	4,075 00	2,429 00	4,964 60	5,860 00
Legal tender notes.....	3,963 00	6,081 00	5,571 00	6,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$384,624 74	\$359,159 37	\$397,532 68	\$376,480 65
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	5,127 81	4,514 67	6,869 63	9,973 42
National bank notes outstanding.....	10,750 00	11,250 00	11,250 00	10,750 00
Dividends unpaid.....		50 00	50 00	
Individual deposits subject to check.....	289,077 19	265,687 55	296,317 39	277,579 47
Demand certificates of deposit.....	9,670 34	5,496 34	5,460 34	6,030 86
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				129 09
Cashier's checks outstanding.....				
Due to other national banks.....		117 17	2,979 97	573 97
Due to State banks and bankers.....		2,094 64	4,106 45	1,443 94
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$384,624 74	\$359,159 37	\$397,532 68	\$376,480 65

No. 1761.

FIRST NATIONAL BANK, NILES.

W. K. LACEY, *President*; H. LARDNER, *Vice President*; CHAS. A. JOHNSON, *Cashier*; GEO. W. JACKSON, *Assistant Cashier*.

DIRECTORS—W. K. Lacey, Henry Lardner, Peter Womer, Geo. W. Dougan, Silas Ireland, W. Wirt Stevens, Chas. A. Johnson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$288,685 60	\$287,684 31	\$288,952 88	\$287,653 71
Overdrafts.....	6,024 25	4,741 14	3,322 47	9,534 31
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	33,250 00	35,818 80	35,429 80	33,835 00
Due from approved reserve agents.....	12,028 86	4,752 51	16,840 04	23,225 23
Due from other national banks.....	1,507 74	489 34	4,531 63	10,276 00
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate and mortgages owned.....	5,762 29	5,762 29	5,762 29	5,762 29
Current expenses and taxes paid.....	1,764 27	115 98	1,498 70	2,419 87
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,275 10	2,094 99	1,011 39	203 47
Exchanges for clearing house.....				
Bills of other banks.....	436 00	2,685 00	1,783 00	1,491 00
Fractional paper currency, nickels and cents.....	244 67	159 62	168 48	92 98
Specie { Gold.....	6,694 80	8,690 00	6,477 40	6,227 30
{ Silver.....	1,945 60	1,461 90		
Legal tender notes.....	8,100 00	11,750 00	13,000 00	12,300 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$400,843 68	\$399,260 88	\$411,904 08	\$426,146 65
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	13,234 17	10,291 79	12,945 09	16,017 90
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....	1,241 00	3,945 00	280 00	240 00
Individual deposits subject to check.....	68,819 78	71,454 25	75,729 29	86,710 66
Demand certificates of deposit.....	160,048 78	166,069 84	175,449 70	175,678 09
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....	10,000 00			
Bills payable.....				
Totals.....	\$400,843 68	\$399,260 88	\$411,904 08	\$426,146 65

REPORT OF THE COMMISSIONER OF

No. 1886.

CITIZENS' NATIONAL BANK, NILES.

A. G. GAGE, *President*; I. P. HUTTON, *Vice President*; E. F. WOODCOCK, *Cashier*;
W. M. HUTTON, *Assistant Cashier*.

DIRECTORS—A. G. Gage, I. P. Hutton, E. F. Woodcock, J. H. Richardson, J. L. Reddick, H. M. Dean,
L. E. Wood, L. H. Beeson, O. W. Coolidge.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$205,802 41	\$203,985 99	\$215,984 80	\$206,579 96
Overdrafts.....	160 15	8,177 83	2,527 95	1,881 19
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	10,000 00	10,000 00	10,000 00	10,000 00
Due from approved reserve agents.....	24,214 02	18,682 62	17,223 10	23,953 39
Due from other national banks.....				
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	8,254 68	15,154 68	14,154 68	14,154 68
Current expenses and taxes paid.....	424 81	1,381 35		878 69
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	1,750 00
Checks and other cash items.....	205 42	188 82	64 64	618 33
Exchanges for clearing house.....				
Bills of other banks.....	7,518 00	2,887 00	7,225 00	6,212 00
Fractional paper currency, nickels and cents.....	229 60	209 37	185 28	238 52
Specie { Gold.....	10,832 59	6,789 75	10,635 06	10,177 50
{ Silver.....	560 55	1,080 75	728 10	698 60
Legal tender notes.....				
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$298,265 44	\$289,580 66	\$309,788 03	\$306,204 36
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	6,698 40	7,922 64	9,379 70	6,480 49
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	10,750 00
Dividends unpaid.....	120 00	120 00		105 00
Individual deposits, subject to check.....	84,796 89	71,074 62	81,042 99	68,672 91
Demand certificates of deposit.....	135,400 15	189,163 40	148,113 34	160,215 96
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$298,265 44	\$289,580 66	\$309,788 03	\$306,204 36

No. 3264.

FIRST NATIONAL BANK, OVID.

R. M. STEEL, *President*; E. DeCAMP, *Vice President*; H. N. KEYS, *Cashier*.

DIRECTORS—R. M. Steel, E. DeCamp, H. A. Potter, A. M. Eaton, N. J. Clark, W. R. Shaw, H. F. Harris.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$149,991 02	\$150,199 37	\$140,174 84	\$142,680 56
Overdrafts.....	2,207 70	1,631 87	3,304 01	5,708 98
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	9,650 08	12,121 00	5,761 75	11,142 55
Due from other national banks.....	148 41	546 98	425 88	1,587 52
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	7,963 00	7,953 00	7,953 00	7,963 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,312 90	55 39	1,083 45	1,658 64
Premiums on U. S. bonds.....	1,600 00	1,600 00	1,600 00	1,600 00
Checks and other cash items.....	19 00	213 14	253 15	279 33
Exchanges for clearing house.....				
Bills of other banks.....	20 00	185 00	65 00	45 00
Fractional paper currency, nickels and cents.....	179 48	102 87	160 72	168 59
Specie { Gold.....	4,846 70	2,355 00	2,372 55	2,195 00
{ Silver.....		1,454 35		516 75
Legal tender notes.....	6,322 00	6,977 00	6,781 00	4,843 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$197,308 72	\$198,457 42	\$183,446 85	\$193,433 42
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,000 00	9,225 00	9,225 00	9,225 00
Undivided profits.....	2,433 97	212 00	1,184 28	4,057 50
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	26,982 70	37,082 71	30,847 87	30,014 40
Demand certificates of deposit.....	82,627 06	90,737 71	76,437 70	88,886 52
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....	5,000 00		5,000 00	
Bills payable.....				
Totals.....	\$197,303 72	\$198,457 42	\$183,446 85	\$198,433 42

REPORT OF THE COMMISSIONER OF

No. 1521.

FIRST NATIONAL BANK, PAW PAW.

E. SMITH, *President*; N. M. PUGSLEY, *Vice President*; E. F. PARKS, *Cashier*.

DIRECTORS—E. Smith, A. B. Copley, N. M. Pugsley, H. M. Olney, E. F. Parks, R. W. Broughton, David Woodman.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$193,462 09	\$194,447 48	\$202,880 58	\$198,274 84
Overdrafts	819 92	1,290 78	848 80	872 75
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	7,906 40	12,225 44	7,047 99	14,961 35
Due from other national banks	1,167 94	196 32	1,266 37	2,274 18
Due from State banks and bankers				
Banking house furniture and fixtures	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate and mortgages owned	7,800 00	7,800 00	7,800 00	7,800 00
Current expenses and taxes paid	1,063 66	119 15	631 84	1,239 15
Premiums on U. S. bonds	4,000 00	3,000 00	3,000 00	3,000 00
Checks and other cash items	138 59	147 81	77 66	1,034 99
Exchanges for clearing house				
Bills of other banks	477 00	921 00	773 00	596 00
Fractional paper currency, nickels and cents	86 34	103 11	180 25	157 50
Specie { Gold	5,112 45	4,839 30	5,181 90	5,075 60
Silver				
Legal tender notes	1,500 00	2,200 00	2,500 00	1,000 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				660 00
Totals	\$254,648 39	\$258,435 89	\$262,762 89	\$269,172 86
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	15,000 00	16,000 00	16,000 00	16,900 00
Undivided profits	9,066 41	3,316 74	5,920 31	8,921 61
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits subject to check	18,108 76	21,553 79	20,349 11	19,067 12
Demand certificates of deposit	89,973 22	90,114 88	89,992 97	161,435 24
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				1,148 36
Due to State banks and bankers				
Notes and bills rediscounted		5,000 00		
Bills payable			8,000 00	
Totals	\$254,648 39	\$258,435 89	\$262,762 89	\$269,172 86

No. 4649.

FIRST NATIONAL EXCHANGE BANK, PLYMOUTH.

R. C. SAFFORD, *President*; E. W. CHAFFEE, *Vice President*; O. A. FRASER, *Cashier*.DIRECTORS—R. C. Safford, E. W. Chaffee, W. H. Hoyt, Peter Gaydee, A. M. Potter, C. W. Root,
D. D. Allen.

Resources.	Report of *May 17.	Report of *July 12.	Report of *Sept. 30.	Report of Dec. 9.
Loans and discounts.....				\$95,873 97
Overdrafts.....				9 82
U. S. bonds, to secure circulation.....				12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.				
Due from approved reserve agents.....				25,471 57
Due from other national banks.....				
Due from State banks and bankers.....				5,062 82
Banking house furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				758 98
Premiums on U. S. bonds.....				1,875 00
Checks and other cash items.....				
Exchanges for clearing house.....				
Bills of other banks.....				1,908 00
Fractional paper currency, nickels and cents.....				11 49
Specie { Gold.....				4,019 40
{ Silver.....				
Legal tender notes.....				1,600 00
Five per cent redemption fund.....				562 50
Due from U. S. treasurer.....				87 50
Totals.....				\$149,515 30
Liabilities.				
Capital stock paid in.....				\$50,000 00
Surplus fund.....				
Undivided profits.....				2,916 95
National bank notes outstanding.....				11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....				20,380 44
Demand certificates of deposit.....				64,987 91
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$149,515 30

* No reports received.

REPORT OF THE COMMISSIONER OF

No. 2607.

* FIRST NATIONAL BANK, PONTIAC.

JNO. D. NORTON, *President*; G. JACOBS, *Vice President*; S. E. BEACH, JR., *Assistant Cashier*.

DIRECTORS—Chas. Danson, John D. Norton, B. S. Tregent, D. R. Shaw, Goodman Jacobs.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$388,817 43	\$381,379 83	\$358,318 44	
Overdrafts.....	3,673 52	5,545 81	9,444 89	
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	509 00	500 00	500 00	
Due from approved reserve agents.....	47,987 89	26,074 27	37,291 09	
Due from other national banks.....	709 54		549 80	
Due from State banks and bankers.....		2,020 25		
Banking house furniture and fixtures.....	8,000 00	8,000 00	8,000 00	
Other real estate and mortgages owned.....	3,400 00	3,400 00	3,400 00	
Current expenses and taxes paid.....	2,260 80	79 85	1,508 34	
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,568 91	1,511 44	1,094 11	
Exchanges for clearing house.....				
Bills of other banks.....	7,097 00	5,660 00	6,206 00	
Fractional paper currency, nickels and cents.....	550 00	800 00	675 71	
Specie { Gold.....	8,100 00	3,122 00	6,288 00	
{ Silver.....				
Legal tender notes.....	6,000 00	20,000 00	5,500 00	
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	
Due from U. S. treasurer.....				
Totals.....	\$499,740 09	\$484,017 95	\$459,785 88	
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	
Surplus fund.....	20,000 00	20,000 00	20,000 00	
Undivided profits.....	88,075 48	31,980 24	36,940 91	
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	
Dividends unpaid.....		770 00		
Individual deposits subject to check.....	184,884 01	188,698 46	183,785 44	
Demand certificates of deposit.....	184,280 80	170,074 25	146,559 53	
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$499,740 09	\$484,017 95	\$459,785 88	

* Changed to First Commercial Bank, Pontiac, Dec., 1892.

No. 3388.

PONTIAC NATIONAL BANK, PONTIAC.

WM. G. HINMAN, *President*; B. F. ELWOOD, *Vice President*; ALBE LULL, *Cashier*.

DIRECTORS—WM. G. Hinman, T. N. Turk, B. F. Elwood, A. G. Hunt, M. S. Brewer, P. A. Hitchcock, A. Lull.

Resources.	Report of May 17.	*Report of July 12.	*Report of Sept. 30.	*Report of Dec. 2.
Loans and discounts.....	\$245,175 30			
Overdrafts.....	47 08			
U. S. bonds, to secure circulation.....	25,000 00			
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stock, securities, etc.....				
Due from approved reserve agents.....	7,539 44			
Due from other national banks.....	6,039 30			
Due from State banks and bankers.....	4 51			
Banking house furniture and fixtures.....	10,725 81			
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,684 41			
Premiums on U. S. bonds.....	4,260 00			
Checks and other cash items.....	389 09			
Exchanges for clearing house.....				
Bills of other banks.....	549 00			
Fractional paper currency, nickels and cents.....	303 90			
Specie { Gold.....	6,064 12			
Silver.....				
Legal tender notes.....	8,309 00			
Five per cent redemption fund.....	1,125 00			
Due from U. S. treasurer.....				
Totals.....	\$317,182 96			
Liabilities.				
Capital stock paid in.....	\$100,000 00			
Surplus fund.....	12,500 00			
Undivided profits.....	7,704 17			
National bank notes outstanding.....	22,500 00			
Dividends unpaid.....	120 00			
Individual deposits, subject to check.....	75,495 81			
Demand certificates of deposit.....	88,721 08			
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	141 90			
Due to State banks and bankers.....				
Notes and bills rediscounted.....	10,000 00			
Bills payable.....				
Totals.....	\$317,182 96			

* No reports received.

No. 4446.

FIRST NATIONAL EXCHANGE BANK, PORT HURON.

HENRY HOWARD, *President*; JAS. GOULDEN, *Vice President*; H. G. BARNUM, *Cashier*;
JAS. BRADLEY, *Assistant Cashier*.

DIRECTORS—O'Brien J. Atkinson, Wm. Canham, Peter Hill, H. G. Barnum, Henry Howard, Jas. Goulden.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$468,838 10	\$562,783 51	\$508,086 06	\$482,324 71
Overdrafts.....	94 80	217 10	643 81	99 70
U. S. bonds, to secure circulation.....	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	11,086 89	6,066 89	13,713 84	20,840 50
Due from approved reserve agents.....	80,439 88	88,339 89	131,242 47	76,916 07
Due from other national banks.....	9,274 25	4,570 45		173 00
Due from State banks and bankers.....	18,673 75	7,440 78	16,921 92	11,481 99
Banking house furniture and fixtures.....	1,450 00	1,450 00	1,450 00	1,800 00
Other real estate and mortgages owned.....				12,350 00
Current expenses and taxes paid.....	3,009 85	126 90	2,121 89	3,594 58
Premiums on U. S. bonds.....	5,250 00	4,875 00	4,875 00	4,500 00
Checks and other cash items.....	4,729 59	1,724 84	550 29	2,330 59
Exchanges for clearing house.....	721 77	343 70	1,538 42	4,993 27
Bills of other banks.....	10,178 00	7,594 00	8,112 00	5,871 00
Fractional paper currency, nickels and cents.....	8 91	23 97	24 41	95 26
Specie { Gold.....	12,052 55	10,378 60	11,182 90	11,928 06
{ Silver.....				
Legal tender notes.....	15,157 00	14,831 00	11,957 00	13,957 00
Five per cent redemption fund.....	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer.....				
Totals.....	\$675,152 32	\$749,968 08	\$746,657 51	\$692,478 22
Liabilities.				
Capital stock paid in.....	\$135,000 00	\$135,000 00	\$135,000 00	\$135,000 00
Surplus fund.....	18,900 00	21,600 00	21,600 00	21,600 00
Undivided profits.....	22,087 88	13,189 59	21,096 44	26,547 52
National bank notes outstanding.....	33,250 00	33,250 00	33,750 00	33,250 00
Dividends unpaid.....		100 00		
Individual deposits subject to check.....	361,959 86	422,380 17	418,767 12	368,299 89
Demand certificates of deposit.....	97,560 06	122,548 32	101,651 28	98,531 01
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....	100 00	2,000 00	2,000 00	
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....	6,345 04		12,792 67	9,244 80
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$675,152 32	\$749,968 08	\$746,657 51	\$692,478 22

No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; J. H. JONES, *Vice President*; C. L. TRUESDELL, *Cashier*.

DIRECTORS—C. H. Winchester, J. H. Jones, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$92,763 81	\$96,459 79	\$93,963 27	\$87,456 23
Overdrafts.....	4,898 70	3,619 81	4,615 32	2,819 92
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	3,513 09	2,246 63	394 24	4,591 06
Due from other national banks.....				
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	2,869 95	2,869 95	2,869 95	2,869 95
Other real estate and mortgages owned.....	1,676 31	1,676 31	1,676 31	1,676 31
Current expenses and taxes paid.....	887 19	77 19	693 15	1,010 25
Premiums on U. S. bonds.....				
Checks and other cash items.....	25 00	206 49	35 60	101 04
Exchanges for clearing house.....				
Bills of other banks.....	4,526 00	3,229 00	3,919 00	2,435 00
Fractional paper currency, nickels and cents.....	184 32	113 79	81 32	50 47
Specie { Gold.....	2,563 00	4,060 95	1,108 00	2,000 00
{ Silver.....				1,248 10
Legal tender notes.....	4,000 00	3,000 00	4,000 00	2,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$130,918 37	\$130,621 91	\$126,413 69	\$121,320 77
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	7,881 16	5,898 08	6,978 08	8,781 03
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	24,118 54	20,067 23	27,845 95	24,298 58
Demand certificates of deposit.....	23,698 67	23,906 60	20,339 66	16,091 16
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$130,918 37	\$130,621 91	\$126,413 69	\$121,320 77

REPORT OF THE COMMISSIONER OF

No. 4413.

FIRST NATIONAL BANK, REED CITY.

L. K. PARKHURST, *President*; J. W. PARKHURST, *Cashier*.

DIRECTORS—L. K. Parkhurst, J. W. Parkhurst, James M. Reed, J. B. Judkins, N. A. Stoddard.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$116,879 68	\$109,667 73	\$113,073 08	\$115,769 08
Overdrafts.....	1,555 63	2,041 73	1,803 13	963 65
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	4,216 00	4,216 00	2,216 00	2,216 00
Due from approved reserve agents.....	11,388 37	4,701 13	6,258 00	7,067 54
Due from other national banks.....	4,371 30	91 36		2,562 27
Due from State banks and bankers.....			2,801 39	3,716 94
Banking house furniture and fixtures.....	9,190 64	9,190 64	9,190 64	9,190 64
Other real estate and mortgages owned.....		500 00	2,000 00	500 00
Current expenses and taxes paid.....	428 81	12 38	577 93	839 20
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	486 16	191 29		1,803 30
Exchanges for clearing house.....				
Bills of other banks.....	1,298 00	1,985 00	6,767 00	9,983 00
Fractional paper currency, nickels and cents.....	125 00	199 00	38 65	227 50
Specie { Gold.....				
{ Silver.....	944 00	4,170 00	2,661 25	3,804 50
Legal tender notes.....	3,000 00	3,018 00	5,500 00	8,555 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$168,939 09	\$155,047 26	\$167,889 57	\$182,261 07
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	5,771 72	449 12	3,069 99	6,592 00
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits, subject to check.....	56,822 65	47,891 63	56,103 69	65,418 11
Demand certificates of deposit.....	36,294 72	35,856 51	37,247 71	36,806 89
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....			218 18	194 07
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$168,939 09	\$155,047 26	\$167,889 57	\$182,261 07

No. 354.

FIRST NATIONAL BANK, ROMEO.

JNO. H. BRABB, *President*; M. A. GIDDINGS, *Vice President*; CHAS. M. TACKELS, *Cashier*.

DIRECTORS—John H. Brabb, Moses A. Giddings, Charles Burr, Harvey Mellen, Marvil J. Brabb, Enos R. Mathews, Edward C. Newbury, Henry S. Evans, Chas. M. Tackels.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$147,920 36	\$146,988 90	\$144,510 77	\$164,620 65
Overdrafts	42 74			4 48
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	49,058 05	39,791 08	57,072 93	36,381 63
Due from other national banks	499 50	500 00	1,772 00	1,301 50
Due from State banks and bankers				
Banking house furniture and fixtures	8,204 90	8,204 90	8,204 90	8,204 90
Other real estate and mortgages owned				
Current expenses and taxes paid	676 53	5 95	449 85	798 91
Premiums on U. S. bonds				
Checks and other cash items	1,022 26	491 25	686 67	1,648 57
Exchanges for clearing house				
Bills of other banks	323 00	567 80	162 00	
Fractional paper currency, nickels and cents	81 21	58 32	42 81	22 98
Specie { Gold				2,425 00
{ Silver	5,371 40	7,006 65	4,574 95	2,657 70
Legal tender notes	3,000 00	7,560 00	1,436 00	2,090 09
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$242,324 95	\$228,299 85	\$245,037 88	\$246,281 32
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits	5,825 22	1,827 39	4,374 33	6,785 53
National bank notes outstanding	20,500 00	20,500 00	20,500 00	20,500 00
Dividends unpaid	50 00	952 50		
Individual deposits, subject to check	54,376 92	44,811 10	62,473 53	62,287 17
Demand certificates of deposit	21,573 81	20,208 86	17,690 02	16,778 62
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$242,324 95	\$228,299 85	\$245,037 88	\$246,281 32

REPORT OF THE COMMISSIONER OF

No. 2186.

CITIZENS' NATIONAL BANK, ROMEO.

E. W. GIDDINGS, *President*; JNO. SMITH, JR., *Vice President*; S. A. READE, *Cashier*;
R. S. READE, *Assistant Cashier*.

DIRECTORS—Sam'l A. Reade, Jas. R. Moreland, N. Larzelier, A. Kennedy, U. Townsend, Rob't McKay,
F. S. Crismon, Jno. Smith, Jr., E. W. Giddings.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$145,475 62	\$139,426 96	\$155,132 78	\$148,006 03
Overdrafts.....	491 69	504 00	272 16	90 40
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	28,334 37	41,578 16	17,308 54	19,444 73
Due from other national banks.....		324 37	201 00	126 52
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	10,354 36	10,354 36	10,354 36	10,354 36
Other real estate and mortgages owned.....	1,314 37	1,314 37	1,314 37	1,314 37
Current expenses and taxes paid.....	644 02	8 36	72 37	814 62
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,281 29	475 50	781 30	1,083 37
Exchanges for clearing house.....				
Bills of other banks.....	3,306 00	5,959 00	2,890 00	188 00
Fractional paper currency, nickels and cents.....	54 86	43 66	51 26	39 31
Specie { Gold.....				
{ Silver.....	5,829 25	6,558 00	7,520 85	6,445 05
Legal tender notes.....	1,000 00	1,000 00	1,000 00	500 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....		500 00		500 00
Totals.....	\$224,218 33	\$234,172 73	\$222,513 99	\$214,980 76
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	3,976 03	4,677 94	7,338 82	10,579 57
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....	342 00	2,683 00	693 00	448 00
Individual deposits subject to check.....	72,385 30	84,306 48	71,987 17	61,458 19
Demand certificates of deposit.....				
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		5 36		
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$224,218 33	\$234,172 73	\$222,513 99	\$214,980 76

No. 1768.

THE FIRST NATIONAL BANK OF SAGINAW, SAGINAW.

A. W. WRIGHT, *President*; C. W. WELLS, *Vice President*; T. W. STALKER, *Cashier*.

DIRECTORS—A. W. Wright, C. W. Wells, A. P. Bliss, W. T. Knowlton, Gurdon Corning, C. H. Davis, Amasa Rust.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$497,815 07	\$480,429 86	\$415,466 81	\$482,977 18
Overdrafts.....	75 76	2,485 61	1,017 68	868 08
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	149,089 54	413,943 62	266,784 22	271,977 52
Due from other national banks.....	9,422 24		6,484 66	2,106 21
Due from State banks and bankers.....	475 87	327 59	1,870 82	115 71
Banking house furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,664 76	25 85	6,784 82	8,575 23
Premiums on U. S. bonds.....	8,000 00	8,000 00	7,000 00	7,000 00
Checks and other cash items.....	294 03		24 01	
Exchanges for clearing house.....				
Bills of other banks.....	8,122 09	12,120 00	6,155 00	5,305 00
Fractional paper currency, nickels and cents.....	226 43	96 75	23 84	255 02
Specie { Gold.....	15,025 00	17,000 00	15,000 00	17,424 00
{ Silver.....	1,648 80	2,708 60	1,579 99	
Legal tender notes.....	24,875 00	14,000 00	18,000 00	13,375 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$770,934 50	\$964,897 88	\$794,721 77	\$813,227 95
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits.....	21,021 92	11,857 96	15,919 94	22,872 83
National bank notes outstanding.....	43,700 00	44,150 00	44,050 00	41,750 00
Dividends unpaid.....	100 00	150 00	100 00	100 00
Individual deposits subject to check.....	176,758 50	353,606 06	192,968 14	196,079 88
Demand certificates of deposit.....	239,017 58	252,118 88	255,020 77	255,478 64
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	4,715 33	4,220 45	3,512 25	264 41
Due to State banks and bankers.....	10,636 18	14,794 03	10,153 67	19,682 09
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$770,934 50	\$964,897 88	\$794,721 77	\$813,227 95

REPORT OF THE COMMISSIONER OF

No. 637.

FIRST NATIONAL BANK OF EAST SAGINAW, SAGINAW.

ERASTUS T. JUDD, *President*; JOHN W. HOWRY, *Vice President*; CLARENCE L. JUDD, *Cashier*;
CHAS. A. WOOD, *Assistant Cashier*.

DIRECTORS—Erastus T. Judd, John W. Howry, John J. Rapp, Jno. S. Estabrook, Willis H. Gilbert,
O. Frank Webster, Henry S. Wilson, H. Kirk Howry, Clarence L. Judd.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$469,180 23	\$491,008 09	\$475,816 47	\$472,617 13
Overdrafts	1,311 97	1,857 54	2,234 17	4,303 55
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	89,164 22	34,005 64	65,829 04	57,882 96
Due from other national banks	4,893 10	3,251 71	1,715 29	5,964 39
Due from State banks and bankers	4,816 05	8,374 55		
Banking house furniture and fixtures	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	8,918 01	92 55	3,492 39	5,468 72
Premiums on U. S. bonds				
Checks and other cash items	821 45	1,871 92	9,869 35	4,702 68
Exchanges for clearing house	1,766 21	1,205 87	33,794 11	1,060 77
Bills of other banks	2,425 00	528 00	785 00	1,907 00
Fractional paper currency, nickels and cents	24 46	22 57	30 52	31 16
Specie { Gold	8,601 75	6,154 00	6,786 25	3,042 75
{ Silver				
Legal tender notes	23,582 00	24,977 00	23,381 00	23,582 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer			1,000 00	
Totals	\$606,179 45	\$619,474 44	\$675,358 59	\$681,668 11
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits	26,650 27	21,551 74	27,250 39	31,828 63
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits subject to check	179,698 61	199,976 48	259,603 02	208,714 43
Demand certificates of deposit	185,416 31	157,335 18	157,720 28	157,649 89
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	2,246 00		25 00	150 00
Cashier's checks outstanding		1,335 57		
Due to other national banks		13,952 45	3,623 85	4,333 04
Due to State banks and bankers	29,668 26	42,823 05	45,136 05	51,493 62
Notes and bills rediscounted				
Bills payable				
Totals	\$606,179 45	\$619,474 44	\$675,358 59	\$681,668 11

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEO. W. MORLEY, *President*; SEWELL AVERY, *Vice President*; GEO. B. MORLEY, *Cashier*;
E. W. GLYNN, *Assistant Cashier*.

DIRECTORS—Geo. W. Morley, Sewell Avery, Waldo A. Avery, H. C. Potter, Jr., Edward W. Morley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$834,184 04	\$938,641 52	\$969,728 14	\$978,423 70
Overdrafts	2,823 25	3,600 98	1,912 87	5,722 66
U. S. bonds, to secure circulation	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				
Due from approved reserve agents	59,176 82	192,499 17	62,678 46	101,282 32
Due from other national banks	3,087 86	5,180 64	4,458 29	2,575 59
Due from State banks and bankers	15,587 08	12,444 88	6,063 15	17,970 08
Banking house furniture and fixtures	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	6,166 28	408 68	8,558 74	10,529 31
Premiums on U. S. bonds				
Checks and other cash items	1,579 88	940 84	6,458 40	2,588 59
Exchanges for clearing house	10,252 97	1,961 83	1,987 91	2,961 90
Bills of other banks	3,060 00	2,910 00	2,105 00	2,441 00
Fractional paper currency, nickels and cents	487 99	277 98	346 07	278 07
Specie { Gold	24,038 00	33,191 85	40,988 66	54,227 28
{ Silver				
Legal tender notes	25,747 00	24,188 00	28,410 00	21,404 00
Five per cent redemption fund	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer	547 50		2,097 00	500 00
Totals	\$1,037,799 67	\$1,267,483 82	\$1,186,930 19	\$1,252,091 95
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits	20,242 25	13,194 91	22,838 76	31,347 76
National bank notes outstanding	33,750 00	33,750 00	33,750 00	33,750 00
Dividends unpaid	50 00	3,148 75		
Individual deposits, subject to check	390,928 31	616,909 51	523,106 36	588,183 57
Demand certificates of deposit	208,457 90	214,428 76	256,082 96	260,879 24
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	500 00			565 96
Cashier's checks outstanding				
Due to other national banks	10,281 75	13,283 23	2,883 01	7,043 53
Due to State banks and bankers	87,809 49	67,768 66	48,219 10	30,821 89
Notes and bills rediscounted	35,834 97			
Bills payable				
Totals	\$1,037,799 67	\$1,267,483 82	\$1,186,930 19	\$1,252,091 95

REPORT OF THE COMMISSIONER OF

No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

D. HARDIN, *President*; AMASA RUST, *Vice President*; M. O. ROBINSON, *Cashier*.

DIRECTORS—Daniel Hardin, E. M. Joalin, Amasa Rust, George A. Alderton, Francis Hood, Chester Brown, J. F. Brand, M. O. Robinson, E. McCarty.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$326,981 44	\$313,302 73	\$379,463 48	\$354,337 66
Overdrafts.....	167 77	126 39	239 28	2,637 12
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				5,100 13
Due from approved reserve agents.....	59,456 70	37,891 56	30,308 95	24,792 63
Due from other national banks.....		15,462 25	4,655 01	5,647 51
Due from State banks and bankers.....	678 61	1,002 28	29 37	1,439 67
Banking house furniture and fixtures.....	14,000 00	14,000 00	14,000 00	14,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,648 45	15 88	1,655 33	2,400 23
Premium on U. S. bonds.....	6,500 00	5,500 00	5,500 00	5,500 00
Checks and other cash items.....	167 75	348 07	2 00	618 54
Exchanges for clearing house.....				
Bills of other banks.....	951 00	1,145 00	925 00	1,893 00
Fractional paper currency, nickels and cents.....	159 27	118 66	50 34	181 16
Specie { Gold.....	8,295 00	7,060 50	8,803 00	} 13,146 50
{ Silver.....	1,969 70	1,893 95	1,585 60	
Legal tender notes.....	12,400 00	8,200 00	11,100 00	16,050 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$459,520 69	\$432,192 27	\$484,427 36	\$473,859 17
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	7,355 24	1,924 85	6,685 41	10,091 02
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	21,850 00
Dividends unpaid.....		2,050 00		
Individual deposits subject to check.....	158,266 54	128,439 91	184,925 69	153,153 15
Demand certificates of deposit.....	122,898 72	128,723 55	169,134 99	141,912 66
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....		200 00		75 00
Cashier's checks outstanding.....				
Due to other national banks.....	1,935 13			
Due to State banks and bankers.....	6,565 06	8,803 96	11,228 27	6,777 14
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$459,520 69	\$432,192 27	\$484,427 36	\$473,859 17

No. 2761.

HOME NATIONAL BANK OF EAST SAGINAW, SAGINAW.

W. R. BURT, *President*; J. H. BOOTH, *Vice President*; A. H. COMSTOCK, *Cashier*.

DIRECTORS—W. R. Burt, T. E. Dorr, Wm. Callam, J. H. Booth, D. G. Holland, W. C. McClure, Farnham Lyon, Carl Heavenrich, A. H. Comstock, C. W. Burt, Jas. Laxley.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$1,330,190 73	\$1,328,194 42	\$1,417,672 93	\$1,320,574 19
Overdrafts	1,442 23	9,800 59	8,144 04	1,233 90
U. S. bonds, to secure circulation	50,000 00	50,000 00	50,000 00	400,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				1,500 00
Due from approved reserve agents	76,702 78	101,592 85	130,562 89	99,260 29
Due from other national banks	5,846 59	23,591 36	8,793 12	2,775 76
Due from State banks and bankers	347 97	204 68	171,358 91	417 45
Banking house furniture and fixtures				
Other real estate and mortgages owned				
Current expenses and taxes paid	6,368 26	290 98	4,914 43	9,260 02
Premiums on U. S. bonds				
Checks and other cash items	466 34	231 39	571 96	366 35
Exchanges for clearing house	3,437 12	1,042 88	2,347 21	4,500 13
Bills of other banks	3,444 00	5,646 00	8,051 00	1,753 00
Fractional paper currency, nickels and cents	149 43	269 28	176 53	324 64
Specie { Gold	23,308 12	19,723 00	22,232 00	25,634 00
{ Silver	7,082 55	13,300 75	11,697 60	18,178 90
Legal tender notes	26,337 00	25,098 00	46,582 00	27,690 00
Five per cent redemption fund	2,250 00	2,250 00	2,250 00	18,000 00
Due from U. S. treasurer	3,000 00	2,680 00	1,500 00	
Totals.	\$1,540,862 91	\$1,582,860 18	\$1,887,654 63	\$1,926,462 63
Liabilities.				
Capital stock paid in	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	140,000 00
Undivided profits	55,155 09	32,589 28	53,925 30	33,618 35
National bank notes outstanding	45,000 00	45,000 00	43,900 00	360,000 00
Dividends unpaid		1,800 00		
Individual deposits subject to check	683,465 98	727,270 25	978,744 72	706,421 66
Demand certificates of deposit	178,798 72	209,586 73	235,539 56	256,749 68
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	159 36	64 11	82 82	200 00
Cashier's checks outstanding			208 23	
Due to other national banks	10,426 59	6,749 30	13,909 08	7,555 01
Due to State banks and bankers	17,357 22	9,570 51	11,344 82	15,948 12
Notes and bills rediscounted				5,974 31
Bills payable				
Totals.	\$1,540,862 91	\$1,582,860 18	\$1,887,654 63	\$1,926,462 63

REPORT OF THE COMMISSIONER OF

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; C. E. WELLS, *Vice President*; E. H. HOTCHKISS, *Cashier*.

DIRECTORS—O. W. Johnson, P. Mulcrone, C. E. Wells, Henry Hoffman, E. H. Hotchkiss.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.*
Loans and discounts.....	\$127,997 92	\$178,362 68	\$181,503 71	
Overdrafts.....	82 15	245 34	277 66	
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	1,100 00	1,100 00	1,100 00	
Due from approved reserve agents.....	46,889 34	76,674 63	39,857 66	
Due from other national banks.....	298 83		45 80	
Due from State banks and bankers.....	1,413 13	89 10	631 98	
Banking house furniture and fixtures.....	6,500 00	6,250 00	6,250 00	
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,308 51	136 02	962 48	
Premiums on U. S. bonds.....	1,000 00			
Checks and other cash items.....	2 50	105 09	309 39	
Exchanges for clearing house.....				
Bills of other banks.....	4,597 00	5,615 00	6,722 00	
Fractional paper currency, nickels and cents.....	215 43	197 11	89 34	
Specie { Gold.....	7,050 70	7,470 00	9,293 50	
Silver.....		11,292 90		
Legal tender notes.....	1,000 00			
Five per cent redemption fund.....	562 50	562 50	562 50	
Due from U. S. treasurer.....				
Totals.....	\$212,407 56	\$301,100 37	\$260,106 01	
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	
Surplus fund.....	10,000 00	12,500 00	12,500 00	
Undivided profits.....	6,759 99	3,879 41	5,701 67	
National bank notes outstanding.....	10,750 00	10,750 00	10,750 00	
Dividends unpaid.....				
Individual deposits subject to check.....	60,660 14	148,484 49	92,362 29	
Demand certificates of deposit.....	74,237 48	75,486 47	96,922 90	
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....			75 00	
Cashier's checks outstanding.....				
Due to other national banks.....			2,494 15	
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Liabilities other than those above stated.....			706 00	
Totals.....	\$212,407 56	\$301,100 37	\$260,106 01	

* No report received.

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JNO. HICKS, *President*; GEO. A. STEEL, *Vice President*; P. E. WALSWORTH, *Cashier*; R. C. DEXTER, *Assistant Cashier*.

DIRECTORS—R. M. Steel, Geo. A. Steel, John Hicks, Galusha Pennell, Cooley E. Ball, C. C. Vaughan, P. E. Walsworth.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$253,837 94	\$239,292 02	\$278,002 72	\$244,825 29
Overdrafts	5,515 14	19,145 21	2,346 06	1,126 47
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	667 42	667 42	1,210 40	667 42
Due from approved reserve agents	5,892 89	22,408 96	5,981 31	19,514 54
Due from other national banks	8,048 23	5,008 29	6,221 68	5,000 00
Due from State banks and bankers		340 00		76 98
Banking house furniture and fixtures	8,500 00	8,500 00	8,500 00	8,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid	2,206 66	34 86	1,244 34	2,273 88
Premiums on U. S. bonds				
Checks and other cash items	18 71	84 97	215 16	47 91
Exchanges for clearing house				
Bills of other banks	206 00	220 00	685 00	300 00
Fractional paper currency, nickels and cents	871 04	459 19	413 79	423 35
Specie { Gold	18,104 35	7,587 50	8,325 00	10,426 00
{ Silver		6,037 00	4,452 80	4,856 69
Legal tender notes	5,104 00	5,500 00	10,500 00	7,604 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals	\$334,391 38	\$341,397 42	\$354,173 01	\$331,760 48
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	14,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	5,044 12	2,564 25	3,890 49	6,116 98
National bank notes outstanding	22,560 00	21,800 00	22,500 00	22,500 00
Dividends unpaid				
Individual deposits, subject to check	62,859 84	68,807 47	98,133 75	79,286 99
Demand certificates of deposit	98,926 28	102,745 53	90,461 85	90,998 28
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks				
Due to State banks and bankers	31,061 14	30,480 17	24,186 92	17,558 23
Notes and bills rediscounted				
Bills payable				
Totals	\$334,391 38	\$341,397 42	\$354,173 01	\$331,760 48

REPORT OF THE COMMISSIONER OF

No. 3239.

FIRST NATIONAL BANK, ST. LOUIS.

R. M. STEEL *President*; JOHN TUGER, *Vice President*; A. B. DARRAGH, *Cashier*.

DIRECTORS—Robert M. Steel, James Henry, John Tuger, Geo. A. Steel, A. B. Darragh.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$119,793 19	\$117,906 23	\$120,710 81	\$128,812 82
Overdrafts.....	205 34	717 09	835 42	259 89
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	863 40	863 40	863 40	863 40
Due from approved reserve agents.....	4,906 84	4,899 22	10,847 95	7,309 88
Due from other national banks.....	122 20	1,665 23	277 25	581 13
Due from State banks and bankers.....				100 00
Banking house furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate and mortgages owned.....	1,878 29	1,878 29	1,878 29	1,796 89
Current expenses and taxes paid.....	1,079 29	4 90	1,180 57	2,435 92
Premiums on U. S. bonds.....	2,000 00	2,000 00	1,875 00	1,875 00
Checks and other cash items.....	49 85	420 18	73 12	98 17
Exchanges for clearing house.....				
Bills of other banks.....	745 00	2,017 00	976 00	629 00
Fractional paper currency, nickels and cents.....	237 31	189 88	158 66	181 47
Specie { Gold.....	6,364 50	5,425 00	7,150 00	3,500 00
{ Silver.....			2,072 00	4,285 00
Legal tender notes.....	3,500 00	4,500 00	4,500 00	4,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$156,509 71	\$157,148 32	\$167,660 97	\$171,429 77
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,150 00	2,150 00	2,500 00	2,500 00
Undivided profits.....	3,976 70	3,276 80	2,178 36	4,420 63
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	31,858 43	30,089 44	32,174 29	37,971 15
Demand certificates of deposit.....	57,712 77	59,178 66	69,558 32	65,287 99
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	68 91			
Due to State banks and bankers.....				
Notes and bills rediscounted.....		1,203 42		
Bills payable.....				
Totals.....	\$156,509 71	\$157,148 32	\$167,660 97	\$171,429 77

No. 3547.

FIRST NATIONAL BANK, SAULT STE MARIE.

OTTO FOWLE, *President*; H. W. SEYMOUR, *Vice President*; E. H. MEAD, *Cashier*; A. J. MCCLUNG, *Assistant Cashier*.

DIRECTORS—Geo. Kemp, P. M. Church, Jno. A. Colwell, J. H. Steere, H. W. Seymour, Otto Fowle, E. H. Mead, F. B. Chesbrough.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$118,088 70	\$115,261 96	\$121,759 87	\$124,232 18
Overdrafts.....	8 52	43 22	15 77	50 21
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	24,064 00	23,916 50	24,097 50	24,097 50
Due from approved reserve agents.....	21,150 55	28,226 46	43,831 78	32,663 86
Due from other national banks.....		50 00	50 00	108 71
Due from State banks and bankers.....	975 60	80 00	295 13	80 69
Banking house furniture and fixtures.....	46,958 78	46,958 78	46,958 78	46,958 78
Other real estate and mortgages owned.....		2,128 22	105 79	1,849 98
Current expenses and taxes paid.....	2,500 00	2,500 00	2,000 00	2,000 00
Premiums on U. S. bonds.....	2,228 55	1,229 30	700 49	2,949 61
Checks and other cash items.....				
Exchanges for clearing house.....				
Bills of other banks.....	742 00	2,628 00	3,142 00	2,360 00
Fractional paper currency, nickels and cents.....	108 24	93 15	143 25	154 65
Specie { Gold.....	10,546 05	10,889 50	15,946 35	15,891 85
{ Silver.....				
Legal tender notes.....	15,000 00	15,500 00	19,000 00	8,500 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$255,421 49	\$262,515 49	\$291,109 26	\$274,459 54
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	3,340 51	4,291 68	1,513 66	4,298 53
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	79,587 26	86,450 23	108,365 26	94,087 45
Demand certificates of deposit.....	86,215 32	84,853 68	93,830 47	89,867 56
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		669 95	1,149 86	
Due to State banks and bankers.....	28 40			
Liabilities other than those above stated.....				8 00
Notes and bills re-issued.....				
Bills payable.....				
Totals.....	\$255,421 49	\$262,515 49	\$291,109 26	\$274,459 54

No. 3747.

THE SAULT STE. MARIE NATIONAL BANK, SAULT STE. MARIE.

T. W. BURDICK, *President*; A. PRENZLAUER, *Vice President*; W. B. CADY, *Cashier*; N. A. BURDICK, *Assistant Cashier*.

DIRECTORS—T. W. Burdick, Jas. H. Easton, Andrew Blank, Frank Perry, John G. Stradley, E. S. B. Sutton, James Ryan, Albert Prenzlauer, W. B. Cady.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$128,452 65	\$121,447 84	\$136,207 43	\$124,114 38
Overdrafts	1,178 81	1,485 52	1,796 23	785 68
U. S. bonds, to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.	5,750 00	5,750 00	5,750 00	5,750 00
Due from approved reserve agents	6,421 95	18,885 75	30,389 63	4,090 83
Due from other national banks	7,162 80	2,207 33	598 83	3,861 36
Due from State banks and bankers		4 61		
Banking house furniture and fixtures	81,386 65	81,386 65	81,386 65	81,386 65
Other real estate and mortgages owned				
Current expenses and taxes paid	4,774 56	6,082 93	3,012 02	4,789 68
Premiums on U. S. bonds				
Checks and other cash items	390 77	364 82	5,714 61	656 51
Exchanges for clearing house				
Bills of other banks	2,830 00	1,550 00	1,876 00	2,150 00
Fractional paper currency, nickels and cents	43 93	280 75	83 14	135 98
Specie { Gold	9,175 50	10,266 20	6,745 00	11,080 00
{ Silver				
Legal tender notes	3,500 00	2,500 00	5,900 00	5,800 00
Five per cent redemption fund	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer				
Totals.....	\$277,162 62	\$278,297 40	\$305,534 64	\$270,664 89
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	3,350 00	3,350 00	3,350 00	3,350 00
Undivided profits	5,659 47	6,691 91	4,511 17	6,121 79
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid	135 00	135 00	135 00	135 00
Individual deposits subject to check	84,717 75	82,184 56	116,729 83	81,623 49
Demand certificates of deposit	39,149 42	40,145 26	45,583 07	41,359 66
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks	450 00		1,400 00	
Cashiers' checks outstanding				
Due to other national banks	211 72	2,831 99	154 98	
Due to State banks and bankers	989 26	458 68	1,220 59	574 95
Notes and bills rediscounted	20,000 00	20,000 00	10,800 00	18,000 00
Bills payable				
Totals.....	\$277,162 62	\$278,297 40	\$305,534 64	\$270,664 89

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

LEVANT E. WHITE, *President*; JAMES THORNTON, *Vice President*; WM. M. ALLMAN, *Cashier*.

DIRECTORS—Levant E. White, James Thornton, William Allman, Jonathan G. Wait, Arthur W. Wright, Rufus F. Birch, Geo. G. Bender.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$172,235 80	\$167,512 17	\$178,474 37	\$172,044 01
Overdrafts.....	2,849 85	6,721 11	6,811 93	5,108 86
U. S. bonds, to secure circulation.....	16,500 00	16,500 00	16,500 00	16,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	4,015 08	3,142 98	6,861 26	6,799 06
Due from other national banks.....			580 16	639 53
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	11,472 98	11,472 98	11,472 98	11,472 98
Other real estate and mortgages owned.....	4,000 00	3,000 00	3,000 00	
Current expenses and taxes paid.....	273 02	196 45		648 33
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	503 62	292 16	984 83	1,052 85
Exchanges for clearing house.....				
Bills of other banks.....	892 00	589 00	742 00	966 00
Fractional paper currency, nickels and cents.....	147 79	141 45	178 08	104 24
Specie { Gold.....	9,445 00	7,788 35	7,434 85	7,360 75
Silver.....	1,518 45			
Legal tender notes.....	6,000 00	8,000 00	6,000 00	5,000 00
Five per cent redemption fund.....	742 50	742 50	742 50	742 50
Due from U. S. treasurer.....	800 00			
Totals.....	\$232,495 69	\$228,049 15	\$236,782 91	\$230,425 11
Liabilities.				
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	8,000 00	8,500 00	8,500 00	8,500 00
Undivided profits.....	4,132 88	531 61	1,710 54	4,078 97
National bank notes outstanding.....	14,850 00	14,850 00	14,850 00	14,850 00
Dividends unpaid.....				
Individual deposits subject to check.....	51,480 83	50,595 14	47,563 82	41,393 90
Demand certificates of deposit.....	89,018 28	87,895 08	98,089 98	96,602 24
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....	14 22	677 37	1,088 57	
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$232,495 69	\$228,049 15	\$236,782 91	\$230,425 11

REPORT OF THE COMMISSIONER OF

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

C. L. BLOOD, *President*; S. A. WALTON, *Vice President*; C. H. BLOOD, *Cashier*; G. F. KNAPPEN, *Assistant Cashier*.

DIRECTORS—C. L. Blood, R. R. Pealer, S. A. Walton, C. Shaad, Cyrus Roberts, J. H. Gardner, Gardner Powell.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$115,686 50	\$116,848 64	\$124,207 64	\$142,572 37
Overdrafts.....	272 02	1,514 50	277 42	526 41
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	24,000 00	24,000 00	24,000 00	24,699 30
Due from approved reserve agents.....	2,751 63	6,080 19	5,782 09	1,997 51
Due from other national banks.....	6,494 40	8,851 72	18,746 42	3,757 26
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	9,800 00	9,909 00	9,899 00	9,898 00
Other real estate and mortgages owned.....	18,874 29	18,651 00	18,494 35	18,403 16
Current expenses and taxes paid.....	71 43	963 50	1,968 49	454 48
Premiums on U. S. bonds.....				
Checks and other cash items.....	9 00	10 50	55 50	313 89
Exchanges for clearing house.....				
Bills of other banks.....	85 00	376 00	50 00	35 00
Fractional paper currency, nickels and cents.....	197 68	181 84	171 27	123 94
Specie { Gold.....	12,206 70	10,636 30	10,114 60	8,559 75
{ Silver.....				
Legal tender notes.....	9,516 00	7,860 00	5,776 00	5,295 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$252,224 65	\$258,107 19	\$266,812 78	\$268,881 07
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	888 80	2,129 82	4,580 18	863 22
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....				
Individual deposits subject to check.....	26,582 57	24,619 43	21,057 61	26,419 13
Demand certificates of deposit.....	59,758 28	66,357 94	76,165 04	76,608 72
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$252,224 65	\$258,107 19	\$266,812 78	\$268,881 07

No. 3133.

THREE RIVERS NATIONAL BANK, THREE RIVERS.

JOHNSON BENNETT, *President*; W. G. CALDWELL, *Vice President*; L. T. WILCOX, *Cashier*;
 J. B. BURNS, *Assistant Cashier*.
 DIRECTORS—J. Bennett, W. G. Caldwell, L. T. Wilcox, J. Dunham, Chas. W. Cox, Lewis Emery, Jr.,
 F. H. Case.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$115,049 64	\$105,409 89	\$125,265 20	\$126,948 22
Overdrafts.....	5,399 19	8,573 04	8,658 09	6,839 56
U. S. bonds, to secure circulation.....	16,000 00	16,900 00	16,000 00	16,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks securities, etc.....	1,000 00	1,000 00	1,000 00	1,000 00
Due from approved reserve agents.....	1,809 23	5,040 46	4,578 72	978 31
Due from other national banks.....	9,774 43			
Due from State banks and bankers.....		14,961 45	7,689 77	578 14
Banking house furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned.....	538 76	2,324 60	2,324 60	2,324 60
Current expenses and taxes paid.....	1,065 26	1,537 57	2,563 34	3,063 30
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,580 49	1,688 34	56 06	329 55
Exchanges for clearing house.....				
Bills of other banks.....			745 00	
Fractional paper currency, nickels and cents.....	129 09	103 20	135 49	183 82
Specie { Gold.....	5,542 00	6,118 00	2,696 00	4,180 00
{ Silver.....			1,925 00	1,623 06
Legal tender notes.....	5,711 00	4,602 00	3,000 00	2,779 00
Five per cent redemption fund.....	720 00	720 00	720 00	720 00
Interest paid.....			735 59	981 01
Totals.....	\$167,819 09	\$171,578 33	\$181,579 86	\$171,986 51
Liabilities.				
Capital stock paid in.....	\$64,800 00	\$64,000 00	\$64,000 00	\$64,000 00
Surplus fund.....	13,000 00	13,000 00	13,000 00	13,000 00
Undivided profits.....	2,594 51	4,797 11	7,312 58	9,233 66
National bank notes outstanding.....	14,400 00	14,480 00	14,400 00	14,400 00
Dividends unpaid.....				
Individual deposits, subject to check.....	24,193 23	29,860 00	22,376 47	17,176 29
Demand certificates of deposit.....	49,631 39	46,907 22	59,969 81	52,536 10
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				1,621 47
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$167,819 09	\$171,578 33	\$181,579 86	\$171,986 51

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

JNO. C. LEWIS, *President*; JNO. T. BEADLE, *Vice President*; C. A. HAMMOND, *Cashier*.

DIRECTORS—JNO. C. Lewis, Jno. T. Beadle, D. C. Leach, Wm. Gill, B. J. Morgan, Frank Hamilton, W. L. Hammond.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts	\$160,144 77	\$143,772 93	\$144,429 60	\$143,879 56
Overdrafts	317 87	188 53	123 79	1,025 33
U. S. bonds, to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits				
U. S. bonds, on hand				
Stocks, securities, etc.				300 00
Due from approved reserve agents	2,143 12	2,066 45	5,151 82	3,498 61
Due from other national banks	1,230 12	1,194 70	3,157 75	1,167 89
Due from State banks and bankers				
Banking house furniture and fixtures	15,500 00	15,500 00	15,500 00	15,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid	1,702 58	99 43	1,127 00	2,178 81
Premiums on U. S. bonds	1,500 00	1,500 00	1,500 00	1,500 00
Checks and other cash items	64 72	304 00	1,491 17	490 92
Exchanges for clearing house		515 89		
Bills of other banks	1,125 00	1,089 00	814 00	633 00
Fractional paper currency, nickels and cents	152 53	287 50	106 06	198 24
Specie { Gold	10,571 25	11,254 90	9,484 10	10,282 30
{ Silver				
Legal tender notes	8,000 00	6,100 00	7,300 00	10,200 00
Five per cent redemption fund	562 50	562 50	562 50	562 50
Due from U. S. treasurer				
Totals	\$215,813 96	\$196,936 18	\$203,246 78	\$203,832 66
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	5,080 00	5,000 00	5,000 00
Undivided profits	6,135 44	521 57	2,818 38	5,496 58
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid				
Individual deposits subject to check	48,666 78	43,787 02	63,375 68	46,470 86
Demand certificates of deposit	72,761 79	73,528 19	71,302 72	85,665 72
United States deposit				
Deposit of U. S. disbursing officers				
Certified checks				
Cashier's checks outstanding				
Due to other national banks		49 35		
Due to State banks and bankers				
Notes and bills rediscounted				
Bills payable	17,000 00	12,500 00		
Totals	\$215,813 96	\$196,936 18	\$203,246 78	\$203,832 66

No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

THOS. B. BUELL, *President*; DAN'L D. BUELL, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS—Thomas B. Buell, Darius D. Buell, Edward Stanton, Harvey M. Doubleday, Jno. P. Fox, Marshall P. Maxon, Lillius R. Parsons.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$101,688 06	\$99,770 30	\$105,515 36	\$113,739 89
Overdrafts.....	3,397 08	3,587 13	4,927 19	4,618 67
U. S. bonds, to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	10,650 67	29,284 18	19,350 94	2,841 75
Due from other national banks.....	123 99	615 33	424 19	257 69
Due from State banks and bankers.....	9,566 90	8,577 89	10,024 95	9,894 87
Banking house furniture and fixtures.....	7,400 00	7,400 00	7,400 00	7,460 00
Other real estate and mortgages owned.....	1,175 00	1,175 00	1,175 00	1,175 00
Current expenses and taxes paid.....	1,759 54	33 80	1,002 13	1,146 86
Premiums on U. S. bonds.....	767 50	767 50	767 50	767 50
Checks and other cash items.....	1,384 76	1,162 13	1,230 52	1,401 89
Exchanges for clearing house.....				
Bills of other banks.....	2,663 00	5,237 00	1,768 00	1,806 00
Fractional paper currency, nickels and cents.....	28	1 52	4 80	3 77
Specie { Gold.....	3,577 00	3,443 90	4,277 40	3,615 15
{ Silver.....				
Legal tender notes.....	5,500 00	5,000 00	6,000 00	8,000 00
Five per cent redemption fund.....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer.....				
Totals.....	\$201,901 77	\$218,365 68	\$216,118 08	\$208,620 74
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	6,408 70	5,809 84	6,725 25	9,066 85
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Dividends unpaid.....	168 00	168 00	168 00	168 00
Individual deposits subject to check.....	21,301 84	37,295 44	32,486 89	28,768 60
Demand certificates of deposit.....	69,022 78	70,592 40	71,623 44	65,888 42
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....			114 45	238 87
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$201,901 77	\$218,365 68	\$216,118 08	\$208,620 74

No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

EZRA BOSTWICK, *President*; JNO. B. TUCKER, *Vice President*; JNO. MCCAUSEY, *Cashier*.

DIRECTORS—Ezra Bostwick, J. B. Tucker, Isaac Tower, S. P. Williams, A. C. McCrary, Henry Seymour Warren D. Baker.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$172,416 52	\$163,229 10	\$168,131 87	\$181,007 50
Overdrafts.....	8,737 35	7,315 61	8,013 04	5,509 45
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....				
Due from approved reserve agents.....	9,199 44	22,290 00	23,395 89	10,734 57
Due from other national banks.....	1,218 33	340 09		
Due from State banks and bankers.....	5,000 00	5,000 00	5,000 00	
Banking house furniture and fixtures.....	8,995 68	8,995 68	8,990 00	8,990 00
Other real estate and mortgages owned.....	3,090 46	2,890 46	2,535 00	2,295 00
Current expenses and taxes paid.....	810 48	1,142 13	402 55	942 41
Premiums on U. S. bonds.....	2,000 00	2,000 00	1,800 00	1,800 00
Checks and other cash items.....	862 79	1,039 19	1,180 82	975 27
Exchanges for clearing house.....				
Bills of other banks.....	815 00	1,546 00	630 00	1,170 00
Fractional paper currency, nickels and cents.....	47 25	42 20	17 50	13 00
Specie { Gold.....	7,645 45	5,396 70	7,190 50	6,973 00
{ Silver.....				
Legal tender notes.....	827 00	8,112 00	2,188 00	982 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....		1,000 00		100 00
Totals.....	\$231,731 25	\$245,341 66	\$239,477 67	\$236,504 70
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	14,889 76	15,855 29	12,908 42	15,107 95
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	46,100 91	49,491 11	56,059 93	51,664 88
Demand certificates of deposit.....	100,019 58	109,245 26	99,261 82	98,481 87
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$231,781 25	\$245,341 66	\$239,477 67	\$236,504 70

No. 2987.

FIRST NATIONAL BANK, VASSAR.

D. G. SLAFTER, *President*; JUSTIN WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*.

DIRECTORS—D. G. Slafter, Justin Wentworth, Frank North, R. C. Burtis, Mary E. Johnson.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$105,930 23	\$100,231 36	\$105,414 34	\$113,913 54
Overdrafts.....	4 88	---	960 62	233 82
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....	---	---	---	---
U. S. bonds, on hand.....	---	---	---	---
Stocks, securities, etc.....	---	---	---	---
Due from approved reserve agents.....	5,444 59	5,832 61	5,344 78	7,296 64
Due from other national banks.....	3,913 71	8,269 42	6,335 77	7,805 44
Due from State banks and bankers.....	---	---	---	---
Banking house furniture and fixtures.....	7,096 45	7,096 45	7,096 45	7,088 45
Other real estate and mortgages owned.....	---	---	---	---
Current expenses and taxes paid.....	1,034 39	62 30	1,037 80	1,876 16
Premiums on U. S. bonds.....	1,700 00	1,700 00	1,700 00	1,700 00
Checks and other cash items.....	594 21	245 10	816 80	---
Exchanges for clearing house.....	---	---	---	---
Bills of other banks.....	1,040 00	565 00	2,545 00	500 00
Fractional paper currency, nickels and cents.....	62 76	41 01	37 74	23 37
Specie { Gold.....	3,316 30	4,232 35	2,656 40	6,487 50
{ Silver.....	---	---	---	---
Legal tender notes.....	3,135 00	5,085 00	4,730 00	4,690 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....	---	---	---	---
Totals.....	\$146,135 10	\$146,253 70	\$151,638 20	\$164,227 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	2,712 31	361 89	2,122 58	4,743 31
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....	---	---	---	---
Individual deposits subject to check.....	32,069 04	29,129 21	26,721 20	36,178 37
Demand certificates of deposit.....	40,103 75	45,523 10	51,544 47	58,060 74
United States deposit.....	---	---	---	---
Deposit of U. S. disbursing officers.....	---	---	---	---
Certified checks.....	---	---	---	---
Cashier's checks outstanding.....	---	---	---	---
Due to other national banks.....	---	---	---	---
Due to State banks and bankers.....	---	---	---	---
Notes and bills rediscounted.....	---	---	---	---
Bills payable.....	---	---	---	---
Totals.....	\$146,135 10	\$146,253 70	\$151,638 20	\$164,227 43

No. 4527.

FIRST NATIONAL BANK, WHITE PIGEON.

S. A. JONES, *President*; J. R. WATSON, *Vice President*; T. E. CLAPP, *Cashier*.DIRECTORS—S. A. Jones, J. R. Watson, Eri C. Wheeler, Chas. E. Stevenson, T. E. Clapp, E. A. Hamilton
Joseph Brown.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$88,770 78	\$95,275 74	\$100,474 04	\$104,658 38
Overdrafts.....	1,056 44	1,314 11	269 98	1,495 75
U. S. bonds, to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	10,122 15	5,588 09	3,912 53	1,348 09
Due from other national banks.....			1,110 51	
Due from State banks and bankers.....				
Banking house furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	515 58	56 25	423 13	659 84
Premiums on U. S. bonds.....	2,125 00	2,125 00	2,125 00	2,000 00
Checks and other cash items.....	654 20	248 59	1,034 78	517 18
Exchanges for clearing house.....				
Bills of other banks.....	2,021 00	370 00	2,500 00	2,320 00
Fractional paper currency, nickels and cents.....	27 00	31 48	17 36	8 18
Specie { Gold.....	146 50	290 09	157 35	568 75
{ Silver.....				
Legal tender notes.....	3,000 00	3,000 00	3,006 00	3,000 00
Five per cent redemption fund.....	562 50	562 50	562 50	562 50
Due from U. S. treasurer.....				
Totals.....	\$124,001 10	\$122,811 73	\$130,677 23	\$131,039 22
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,500 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	3,458 48	438 81	1,486 81	2,566 98
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
Dividends unpaid.....				
Individual deposits subject to check.....	28,894 74	20,591 14	21,810 01	12,513 29
Demand certificates of deposit.....	28,902 88	30,069 89	41,181 01	49,372 91
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....		496 89		454 07
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$124,001 10	\$122,811 73	\$130,677 23	\$131,067 22

No. 155.

FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; H. P. GLOVER, *Vice President*; W. L. PACK, *Cashier*.

DIRECTORS—D. L. Quirk, H. P. Glover, S. H. Dodge, C. S. Wortley, C. E. King.

Resources.	Report of May 17.	Report of July 12.	Report of Sept. 30.	Report of Dec. 9.
Loans and discounts.....	\$386,094 27	\$341,778 01	\$344,313 75	\$363,706 50
Overdrafts.....	414 93	722 91	751 75	443 95
U. S. bonds, to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds, to secure deposits.....				
U. S. bonds, on hand.....				
Stocks, securities, etc.....	77,800 00	73,400 00	67,000 00	67,800 00
Due from approved reserve agents.....	52,885 75	66,898 40	69,771 30	79,578 32
Due from other national banks.....	8,781 68	11,763 66	9,292 83	
Due from State banks and bankers.....	7,431 18	8,432 80	23,084 79	10,332 39
Banking house furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Bills in transit.....				13,629 36
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	699 87	3,181 64	7,042 91	3,628 45
Premiums on U. S. bonds.....				
Checks and other cash items.....	5,211 86	48,008 01	6,832 57	5,209 32
Exchanges for clearing house.....				
Bills of other banks.....	5 00		129 00	1,092 00
Fractional paper currency, nickels and cents.....	112 58	113 28	145 82	247 89
Specie { Gold.....	20,268 45	18,694 90	18,009 20	21,082 30
{ Silver.....				
Legal tender notes.....	8,589 00	12,410 00	13,376 00	15,629 00
Five per cent redemption fund.....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer.....				
Totals.....	\$600,372 57	\$617,273 11	\$591,824 92	\$614,454 48
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	57,000 00	57,000 00	57,000 00	60,000 00
Undivided profits.....	802 73	4,168 42	11,429 51	3,113 42
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Dividends unpaid.....				
Individual deposits, subject to check.....	120,541 23	135,569 07	86,467 81	84,245 09
Demand certificates of deposit.....	324,523 61	323,037 63	339,428 10	369,595 97
United States deposit.....				
Deposit of U. S. disbursing officers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to other national banks.....				
Due to State banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$600,372 57	\$617,273 11	\$591,824 92	\$614,454 48

ALPHABETICAL LIST OF CASHIERS

OF

STATE AND NATIONAL BANKS

IN MICHIGAN.

A.

Abbott, George A.	Muskegon.
Allen, E. P.	Homer.
Allman, Wm. M.	Sturgis.
Allwardt, Frederick A.	Battle Creek.
Anderson, Milton P.	Midland.
Anderson, Wm. B.	Calumet.
Anderson, Wm. H.	Grand Rapids.

B.

Baars, J. Frederic	Grand Rapids.
Babbitt, L. A.	Northville.
Baley, James	Benton Harbor.
Ballard, C. W.	North Branch.
Barker, V. T.	Kalamazoo.
Barnes, George	Marquette.
Barnes, Mall	Milan.
Barnes, T. W.	Dundee.
Barnum, H. G.	Port Huron.
Belser, Frederick H.	Ann Arbor.
Bennett, E. K.	Plymouth.
Billinghurst, C. C.	Muskegon.
Bishop, A. G.	Flint.
Blesch, G. A.	Menominee.
Blood, C. H.	Three Rivers.
Boles, J. H.	Hudson.
Borland, John, Jr.	Imlay City.
Boughton, James	Battle Creek.
Bowman, Eustace C.	Detroit.
Boynton, J. F.	Saginaw.
Bradley, Nelson	Lansing.
Briggs, D. W.	Saginaw.
Brown, Charles S.	Flint.
Browne, Frederick P.	Bay City.
Bump, Orrin	Bay City.
Burr, George M.	Manistee.
Butler, L. C.	West Bay City.
Butler, Wm. A., Jr.	Detroit.
Buttars, Archibald	Charlevoix.

C.

Cady, W. B.	Sault Ste. Marie.
Carman, George W.	Marine City.
Carpenter, Henry T.	Union City.
Case, C. W.	Manchester.
Chafey, M. Foster	Ithaca.
Chandler, Wm.	Sault Ste. Marie.
Chapple, Percy E.	Concord.
Chapman, Geo.	Bangor.
Chichester, F. I.	Allegan.
Chichester, Leon	Petoskey.
Clapp, H. A.	Sturgis.
Clapp, T. E.	White Pigeon.
Clarkeon, Sidney W.	Ann Arbor.
Clift, W. O.	Bay City.
Colton, H. S.	Calumet.
Comfort, John C.	Alpena.
Comstock, A. H.	Saginaw.
Comstock, Chester W.	Big Rapids.
Condon, Wm.	Hancock.
Conn, F. N.	Durand.
Crandall, C. T.	Crystal Falls.
Cummings, E. C.	Carson City.
Cunningham, C. W.	Big Rapids.

D.

Darragh, A. B.	St. Louis.
Davis, B. F.	Lansing.
Davis, F. M.	Grand Rapids.
Dayton, E. C.	Kalamazoo.
Dearing, H. M.	Albion.
De Golia, F. H.	Eaton Rapids.
De Graff, Wm. T.	Detroit.
Densmore, F. E.	Mason.
Dey, Hamilton	Detroit.
Dresser, J. M.	Mason.
Dunham, George A.	Manistee.
Dutcher, Sanford N.	Newberry.

E.

Emerick, W. G.	Saginaw.
Evans, Oliver	Iron Mountain.

F.

Field, Scott	Battle Creek.
Fisher, J. K.	Hilledale.
Fitzgerald, Jno. C.	St. Johns.
Foster, Charles	Benton Harbor.
Fowler, F. R.	Big Rapids.
Fowler, Wm. H.	Grand Rapids.
Fraser, O. A.	Plymouth.
Free, John W.	Paw Paw.
French, C. W.	Pontiac.
French, F. F.	East Tawas.

G.

Gilbert, C. T.	Coldwater.
Gilmore, Julius P.	Detroit.
Glasier, George P.	Chelsea.
Gorham, C. E.	Marshall.
Gregory, W. J.	Manistee.
Griswold, M. C.	Lowell.

H.

Hall, F. A.	Grand Rapids.
Hambitzer, J. F.	Hancock.
Hamilton, H. H.	Eaton Rapids.
Hammond, C. A.	Traverse City.
Hammond, F. E.	Muskegon.
Hammond, W. L.	Ludington.
Hance, E. T. (Sec'y)	Detroit.
Hannah, J. T.	Traverse City.
Harmon, M. S.	Menominee.
Harper, Fred'k B.	Detroit.
Harrington, C. F.	Port Huron.
Hart, H. V. C.	Adrian.
Hart, Joseph C.	Detroit.
Harvey, W. W.	Constantine.
Hayes, W. D.	Hastings.
Helmer, F. H.	Jackson.
Hemphill, B. W.	Ypsilanti.
Henry, Albert	Kalamazoo.
Hess, L. B.	Centreville.
Hills, C. E.	Belding.
Hiscock, Chas. E.	Ann Arbor.
Hodenpyl, Anton G. (Sec'y)	Grand Rapids.
Hollister, H. J.	Grand Rapids.
Holmes, E. F.	Oscoda.
Hotchkiss, E. H.	St. Ignace.
Hough, C. A.	Nashville.
Howell, Seymour	Adrian.
Humphrey, Henry	Lansing.
Huyck, A. H.	Decatur.

J.

Jackson, L. A.	Coldwater.
Jahn, H. F.	Ironwood.
Jenks, Robert H.	St. Clair.
Jennison, F. J.	Marquette.
Jennings, H. K.	Charlotte.
Johnson, Chas. A.	Niles.
Jones, John E.	Lake Linden.
Jordan, Orville O.	St. Joseph.
Judd, Clarence L.	Saginaw.
Just, J. E.	Ionia.

K.

Kanter, Chas. E.	Detroit.
Keeler, W. E.	Middleville.
Kelsey, Chas. B.	Grand Rapids.
Keys, H. N.	Ovid.
Khuen, Richard	Saginaw.

L.

Lacey, Wm. P.	Charlotte.
La Fleur, A. B.	Hilledale.
Lange, Herman O.	Muskegon.
Lasley, S. H.	Whitehall.
Lawson, Geo. E.	Detroit.
Little, Geo. L.	Monroe.
Look, John Quincy	Sault Ste. Marie.
Lull, Albe.	Pontiac.
Lyle, F. W.	Dowagiac.
Lyman, R.	Escanaba.

M.

Mack, Edwin F.	Detroit.
Marsilje, Isaac	Holland.
Marsh, Wm. D.	Midland.
Marsh, Willis C.	Manistiquie.
Marvin, Frederick	Detroit.
Mason, Robert S.	Detroit.
May, J. A.	Howell.
McCauley, J. W.	Union City.
McElroy, Frank	Marine City.
McLaughlin, Wm. B.	Muskegon.
McNamara, F.	Mt. Pleasant.
Mead, E. H.	Sault Ste. Marie.
Millard, W. W.	Fenton.
Miller, W. Van	Wyandotte.
Mills, E. L. J.	Mancelona.
Miner, A. B.	Ishpeming.
Monroe, L. S.	South Haven.
Moore, F. B.	Elk Rapids.
Moore, Geo. W.	Port Huron.
Moore, Joseph B.	Detroit.
Morley, Geo. B.	Saginaw.
Mulholland, John	Bay City.
Mumford, Sam'l R.	Detroit.

N.

Newell, Emerson M.	Holly.
Newkirk, Benjamin	Jackson.
Nichols, A. T.	Corunna.
Nicol, John M.	Detroit.
Norrington, H. H.	West Bay City.
North, Frank	Vassar.
Northrop, M. A.	Iron Mountain.
Northrup, Wm. B.	Reading.

O.

O'Brien, H. L.	Detroit.
Olcott, S. E.	Perry.
Osbond, Chas. H.	Lansing.

P.

Pack, W. L.	Ypsilanti.
Packard, George	Flushing.
Padberg, Jno. B.	Detroit.
Parkhurst, J. W.	Reed City.
Parke, E. F.	Paw Paw.
Parsons, L. E.	South Haven.
Partridge, D. Scott	Mt. Pleasant.
Percival, W. J.	Lake Odessa.
Phelps, A. C.	Greenville.
Phelps, W. T.	Marshall.
Phillips, Robt.	Ann Arbor.
Pierson, W. B.	Constantine.
Pierson, W. W.	Leslie.
Pike, C. F.	Grand Rapids.
Porter, John W.	Port Huron.
Prince, Wm. S.	Bessemer.

THE BANKING DEPARTMENT.

R.

Ramsey, A. W.	Cheboygan.
Rende, S. A.	Romeo.
Reynolds, Dan'l W.	Hastings.
Richmond, E. D.	Hart.
Ritter, C. A.	Cassopolis.
Robert, J. B.	Isipeming.
Robinson, G. S.	Detroit.
Robinson, M. O.	Saginaw.
Roe, J. Edward	Lansing.
Rowley, F. N.	Kalamazoo.
Ryan, Denis	Mount Pleasant.
Ryan, John F.	Mount Pleasant.

S.

Salisbury, F. E.	St. Louis.
Sanders, E. W.	Buchanan.
Schmittziel, Jno. S.	Detroit.
Schnupp, A.	Saginaw.
Schurtz, Jno. G.	White Pigeon.
Sebring, Theron Y.	Kalamazoo.
Sessions, Frank A.	Ionia.
Shaw John T.	Detroit.
Skinner, Geo. A.	Mt. Clemens.
Snelling, W. K.	Fowler.
Spencer, H. C.	Flint.
Spinning, Chas. M.	Grass Lake.
Stagg, Wm. (Ass't)	Detroit.
Stalker, T. W.	Saginaw.
Stanton, Clarence E.	Oxford.
Stellwagen, George H.	Wayne.
Stewart, C. F.	Hilldale.

Stickney, Geo.	Grand Haven.
Stray, Geo. N.	Ladington.
Sturgis, Jas. B.	Houghton.
Sutherland, C. H.	Clare.

T.

Tackels, Chas. M.	Romeo.
Truendell, C. L.	Quincy.

U.

Upson, A. S.	Coldwater.
-------------------	------------

V.

Verdier, J. A. S.	Grand Rapids.
VerSchure, Cornelius	Holland.

W.

Wade, Charles F.	Jonesville.
Walker, A. M.	Jackson.
Walsworth, P. E.	St. Johns.
Warren, Chas. E.	Detroit.
Webster, W. J.	Homer.
Whitney, Chas. C.	Hudson.
Wilcox, L. T.	Three Rivers.
Williams, M. L.	Detroit.
Williamson, R. J.	Kalamasoo.
Wixson, Bion	Williamston.
Whipple, A. D.	Owosso.
White, C. G.	Lapeer.
Wolf, Geo. T.	Three Rivers.
Woodcock, E. F.	Niles.

Y.

Yates, T. C.	Negaunee.
Young, George H.	Bay City.

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GENERAL BANKING LAW

OF THE

STATE OF MICHIGAN.

AS AMENDED JULY 3, 1889, AND FEBRUARY 26, 1891.

PUBLIC ACT NO. 205, 1887.

[No. 205.]

AN ACT to revise the laws authorizing the business of banking, and to establish a banking department for the supervision of such business.

SECTION 1. *The People of the State of Michigan enact*, That any number of persons, not less than five (5), may associate to establish offices of discount and deposit to be known as commercial banks, and also to establish offices of loan and deposit to be known as savings banks, or to establish banks having departments for both classes of business, upon the terms and conditions and subject to the liabilities prescribed in this act, but the aggregate amount of the capital stock of any such bank shall not be less than one hundred thousand dollars (\$100,000), except that banks with a capital of not less than fifteen thousand dollars (\$15,000) may be organized in a city or village the population of which does not exceed one thousand five hundred (1,500) inhabitants, and banks with a capital of not less than twenty-five thousand dollars (\$25,000) may be organized in a city or village, the population of which does not exceed five thousand inhabitants, and with a capital of not less than fifty thousand dollars (\$50,000) in a city or village the population of which does not exceed twenty thousand (20,000) inhabitants. No bank shall take as security for any loan or discount a lien upon any part of its capital stock. The same security in kind and amount shall be required of stockholders and of persons not stockholders. No bank shall be the holder or purchaser of any portion of its capital stock unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith. Stock so purchased shall in no case be held by the bank for a longer time than six months, if the stock can be sold for what it cost, and it must be sold for the best price obtainable within one year, or canceled as hereinafter provided for the reduction of capital stock: *Provided*, That the provisions of this act as to the amount of capital shall not apply to any bank now organized and doing business at the time of the passage of this act.

Association for establishing banks, etc.

Capital stock.

Security required for loans, etc.

Bank not to hold capital stock, etc.

Proviso as to amount of capital stock.

SEC. 2. The persons associating shall execute articles of incorporation, which shall specify:

Articles of incorporation, what to specify.

First, The name assumed by such bank, which shall be, in no material respect, similar to the name of any other bank organized under the laws of this State;

Second, The county and city or village where such bank is to be located and to conduct its business;

Third, The nature of its business, whether that of a commercial bank, savings bank, or both;

Fourth, The amount of its capital stock, which shall be divided into shares of one hundred dollars each;

Fifth, The names and places of residence of the stockholders, and the number of shares held by each of them;

Acknowledgment
of articles.

Sixth, The period for which the bank is organized, which shall not exceed thirty (30) years. Such articles of incorporation shall be acknowledged before any officer authorized by the laws of this State to take and certify acknowledgments.

How executed
and where filed,
etc.

SEC. 3. Such articles of incorporation shall be executed in triplicate, one of which shall be recorded in the office of the county clerk for the county in which the bank is located, one filed in the office of the Commissioner of the Banking Department, and one filed in the office of the Secretary of State. Such articles of incorporation, or copies thereof, duly certified by either of said officers, may be used as evidence in all courts for and against such bank.

Corporate
powers.

SEC. 4. Upon making and filing the articles of incorporation required by this act the bank shall become a body corporate, and as such shall have power:

First, To adopt and use a corporate seal;

Second, To have succession for the period of years named in the articles of incorporation;

Third, To make contracts;

Fourth, To sue and be sued in any court of law or equity as fully as natural persons;

Fifth, To elect or appoint directors, who shall choose from their members a president and one or more vice-presidents, and shall have power to appoint and employ a cashier or treasurer, and other officers, define their duties, require bonds from such officers and clerks, dismiss such officers so elected or appointed, or any of them, at pleasure, and elect or appoint others to fill their places;

Sixth, To prescribe by its board of directors by-laws not inconsistent with law, regulating the manner in which its stock shall be transferred, its directors and officers elected or appointed, its stockholders convened for special meetings, its property transferred, its general business conducted and the privileges granted to it by law exercised and enjoyed;

Seventh, To exercise by its board of directors or duly authorized officers or agents, subject to law, all such powers as shall be necessary to carry on the business of banking by discounting and negotiating promissory notes, drafts, bills of exchange and other evidences of debts, by receiving deposits, by buying and selling exchange, coin and bullion, and by loaning money on personal and real security as provided hereinafter; but no such

bank shall take or receive more than the rate of interest allowed by law in advance on its loans and discounts: *Provided*, That this restriction shall not authorize any transaction for a less sum than fifty cents; and no bank shall transact any business except such as is incidental and necessarily preliminary to its organization until it has been authorized by the Commissioner of the Banking Department to commence the business of banking.

SEC. 5. At least fifty per cent of the capital stock of every bank shall be paid in before it shall be authorized to commence business, and the remainder of the capital of such bank shall be paid in in monthly installments of at least ten per cent on the whole of the capital, payable at the end of each succeeding month from the time it shall be authorized by the Commissioner of the Banking Department to commence business, and the payment of each installment shall be certified to the Commissioner, under oath, by the president, cashier or treasurer of the bank.

SEC. 6. Whenever any stockholder or his assignee fails to pay any installment on the stock when the same is required by the preceding section to be paid, the directors of such bank may sell the stock of such delinquent stockholder at public sale, as they shall deem best, having first given the delinquent stockholder twenty days' notice, personally or by mail at his last known address. If no bidder can be found who will pay for such stock the amount due thereon to the bank, with any cost incurred, the amount previously paid shall be forfeited to the bank, and such stock shall be sold as the directors may order, within six months from the time of such forfeiture, and if not sold it shall be cancelled and deducted from the capital of the bank. If sold before cancellation, any surplus over the amount due on said stock to said bank, including all costs incurred thereon, with interest for the time delinquent, shall be returned to the original stockholder, his heirs or assigns. If such cancellation shall reduce the capital of the bank below the minimum required by law, the said capital shall, within thirty (30) days from the date of such cancellation, be increased to the required amount by additional subscriptions, in default of which a receiver may be applied for by the Commissioner of the Banking Department, with the advice and consent of the Attorney General, to close up the business of the bank.

SEC. 7. Whenever articles of incorporation are filed with the Commissioner of the Banking Department, as provided in this act, and the bank transmitting the same notifies the Commissioner that at least fifty per cent of its capital has been duly paid in, and that such bank has complied with all the provisions of this act required before the bank shall be authorized to commence business, the Commissioner shall examine into the condition of such bank, ascertain the amount of money paid in on account of its capital, the name and place of residence of each of its directors, and the amount of capital stock of which each is the owner in good faith, and whether such bank has complied

Proviso.

One half capital stock to be paid in before commencing business; balance, how paid.

Collection of delinquent installments on stock.

In case of sale, disposition of surplus.

Proceedings in case cancellation reduces stock below minimum.

Examination of condition of bank by Commissioner.

Issue of certificate authorizing to commence business.	with all the other provisions of this act required to entitle it to engage in the business of banking. If upon such examination it appears that such bank is lawfully entitled to commence business, the Commissioner shall, within thirty (30) days after receiving notice that fifty per cent of its capital has been paid in, give to such bank a certificate under his hand and official seal that such bank has complied with all the provisions required before commencing business, and that such bank is authorized to commence business; but the Commissioner, with the advice and consent of the Attorney General, may withhold such certificate whenever he has reason to believe that the stockholders have formed the same for any other than the legitimate business contemplated by this act.
Publication of certificate.	SEC. 8. The bank shall cause the certificate issued under the preceding section to be published in some newspaper printed in the city, village or county where the bank is located, at least once in each week for six successive weeks, the first publication to be made within ten days after the receipt of said certificate, or, if no newspaper is there published, then in a newspaper published at the nearest county seat.
Shares of stock deemed personal property, when not transferable.	SEC. 9. The shares of stock of such bank shall be deemed personal property, and shall be transferred on the books of the bank in such manner as the by-laws thereof may direct, but no transfer of stock shall be valid against a bank so long as the registered holder thereof shall be liable as principal debtor, surety or otherwise to the bank for any debt which shall be due and unpaid, nor in such case shall any dividend, interests or profits be paid on such stock, so long as such liabilities continue, but all such dividends, interests or profits shall be retained by the bank and applied to the discharge of such liabilities; and no stock shall be transferred on the books of any bank without the consent of the board of directors, where the registered holder thereof is in debt to the bank for any matured and unpaid obligations.
Bank may increase or reduce capital.	SEC. 10. A bank may increase or reduce its capital at any time by a vote of its stockholders representing two-thirds of the capital had at a meeting duly called for that purpose. A certificate of that fact shall be executed by its officers, including a majority of its directors, and filed as required for articles of incorporation. But no increase shall be valid until the amount thereof has been subscribed and actually paid in; and no reduction shall be made to a less amount than is required in section one for capital, nor be valid or warrant the cancellation of stock certificates, or diminish the personal liability of stockholders until such reduction has been approved by the Commissioner of the Banking Department. Such approval must be based upon a finding by him that the security of existing creditors of the bank will not be impaired by the proposed reduction.
When such action valid.	SEC. 11. A bank may purchase, hold and convey real estate for the following purposes, but no other:
Purposes for which real estate may be held, etc.	<i>First</i> , Such as shall be necessary for the convenient transaction of its business, including with its banking office, other

apartments to rent as a source of income, but which shall not exceed fifty per cent of its paid-in capital;

Second, Such as shall be conveyed to it in satisfaction of debts previously contracted in the course of its business;

Third, Such as it shall purchase at sale under judgments, decrees or mortgage foreclosures under securities held by it; but a bank shall not bid at any such sale a larger amount than to satisfy its debts and costs. Real estate shall be conveyed under the corporate seal of the bank, and the hand of its president, or vice-president, and cashier or treasurer. No real estate acquired in the cases contemplated in the second and third sub-sections above shall be held for a longer time than five years. If not sold before the expiration of said five years it must be sold at private or public sale within thirty days thereafter.

How conveyed.
Limit of time of holding.

DIRECTORS.

SEC. 12. The affairs of each bank shall be managed by a board of not less than five directors, who shall be elected by the stockholders and hold office for one year, and until their successors are elected and have qualified. A majority of the board of directors shall constitute a quorum for the transaction of business: *Provided*, That when the number of directors shall exceed nine, they shall once in three months designate by resolution nine members, any five of whom shall constitute a quorum. In the first instance the directors shall be elected at a meeting held before the bank is authorized to commence business by the Commissioner, and afterwards at the annual meeting of the stockholders to be held on the second Tuesday in December of each year; and if for any cause an election is not had at that meeting it may be held at a subsequent meeting called for that purpose, of which due notice shall be given as provided in the by-laws adopted by such bank. At a meeting of stockholders for election of directors each share shall entitle the owner to one vote for each director, but no stockholder shall be entitled to vote who is indebted to the bank upon any obligation past due. A stockholder may vote at any meeting of the corporation by a proxy in writing signed by him, but no officer, clerk, teller or book-keeper of such corporation shall act as proxy. Every director must own and hold in his own name not less than ten shares of the capital stock of such bank, except, that in banks having a capital of fifteen thousand dollars, a director must own and hold in his own name not less than five shares of the capital stock of such bank. He shall take and subscribe an oath that he will diligently and honestly perform his duties in such office, and will not knowingly violate, or permit to be violated, any provision of this act; that he is the owner in good faith of stock of the bank, as required to qualify him for such office, standing in his name on the books of the bank, and that such stock is not pledged as security for any debt; such oath shall be transmitted to the Commissioner and filed in his office. Any vacancy in the board of directors shall

Affairs to be managed by board of directors, election of, etc.

Provide.

First and subsequent election of directors.

Who entitled to vote.

Proxy.

Who may be directors, oath of, etc.

	be filled by the board, and the directors so appointed shall hold office until the next election.
Dividends and surplus fund.	SEC. 13. The board of directors of a bank may declare a dividend of so much of the net profits of the bank, after providing for all expenses, losses, interest and taxes accrued or due from said bank, as they shall judge expedient; but before any such dividend is declared not less than one-tenth of the net profits of the bank for the preceding half year, or for such period as is covered by the dividend, shall be carried to a surplus fund until such surplus shall amount to twenty per cent of its capital stock.
Fraudulently receiving deposits, etc., a misdemeanor.	SEC. 14. The directors and officers of any bank who shall fraudulently and with intent to cheat and defraud any person, receive any deposit, knowing, or having good reason to believe, that such bank is insolvent, shall be deemed guilty of a misdemeanor, and punished, upon conviction thereof, by a fine not to exceed one thousand dollars, or imprisonment in the county jail or State House of Correction and Reformatory at Ionia for a period not exceeding one year, or both such fine and imprisonment, at the discretion of the court.
Penalty for.	
List of stockholders to be filed annually.	SEC. 15. Every bank shall at all times keep a correct list of the names of all its stockholders, and once in each year on the second Monday of April, file in the office of the county clerk and with said Commissioner a correct copy of such list.
Banks re-organizing under U. S. laws liable, etc.	SEC. 16. Any State bank re-organized under the laws of the United States as a national bank, as soon as it shall have obtained the certificate from the controller of the currency authorizing it to commence business under the United States banking laws, shall retain and hold all the assets, real and personal, which it acquired during its existence under this act, and shall hold the same subject to all liabilities existing against said bank at the time of its re-organization.
Banks existing under U. S. laws may re-organise under this act, etc.	SEC. 17. Whenever any bank existing under the laws of the United States is authorized to dissolve, and shall have taken the necessary steps to effect dissolution, it shall be lawful for a majority of the directors of such bank, upon the authority in writing of the owners of two-thirds of its capital stock, with the approval of the Commissioner, to execute articles of incorporation as provided in this act, which articles, in addition to the requirements above, shall further set forth the authority derived from the stockholders of such dissolved national bank, and upon filing the same as hereinbefore provided upon the organization of banks, the same shall become a bank under the laws of this State. Thereupon all assets, real and personal, of said dissolved national bank shall, by act of law, be vested in and become the property of such State bank, subject to all liabilities of said national bank not liquidated under the laws of the United States before such re-organization.
Penalty for violation of this act.	SEC. 18. Every officer, clerk, agent or employé of a bank who shall knowingly aid or assist in a violation of any of the provisions of this act, shall, upon conviction, be deemed guilty of a misdemeanor, and punished as provided in section fourteen of this act.

SEC. 19. It shall not be lawful for any officer, clerk, agent or employé of a bank to certify a check unless the amount thereof actually stands to the credit of the drawer upon the books of the bank, or to resort to any device, or receive any fictitious obligations, direct or collateral, in order to evade the provisions of this prohibition; and any officer, clerk, agent or employé who shall attempt any such evasion shall, upon conviction thereof, be deemed guilty of a misdemeanor, and punished as provided in section fourteen of this act.

When check may be certified.

Penalty for violating this section.

SEC. 20. If the board of directors, or a quorum thereof, of a bank shall knowingly violate, or knowingly permit any of the officers, agents or employés of the bank to violate any of the provisions of this act, and after warning from the Commissioner shall fail to make good all loss and damage resulting from such acts or omissions, such conduct shall constitute a ground for a forfeiture of the charter and privileges of said bank; and it shall be the duty of the Commissioner, with the assent of the Attorney General, to institute proceedings to enforce such forfeiture and to secure a dissolution and liquidation of said bank.

When charter may be forfeited.

REPORTS.

SEC. 21. Every bank shall make to the Commissioner of the Banking Department not less than four reports during each calendar year, at such times as said Commissioner shall require the same, according to the forms which he shall prescribe and furnish. Such reports shall be verified by the oath or affirmation of the president, vice-president, cashier or treasurer thereof, and signed by at least three of the directors. Such reports shall exhibit in detail, and under appropriate heads, the resources, assets and liabilities of the bank at the close of business of any past day by him specified, and shall be transmitted to said Commissioner within five days after the receipt of a request therefor from him, and in the same form such report shall be published in a newspaper in the city, village or county where such bank is located, and proof of publication shall be furnished to said Commissioner. Such commissioner shall also have the power to call for special reports from any bank or banks whenever, in his judgment, the same are necessary to inform him fully of the condition of such banks. In addition to the reports required above, each bank shall report to the Commissioner within ten days after declaring any dividend the amount of such dividend, the amount carried to surplus fund, and the amount of net earnings in excess thereof; such report to be verified by the oath or affirmation of one of the executive officers of the bank.

Reports to be made to Commissioner not less than four times each year

What reports to exhibit, etc.

Special and additional reports.

SEC. 22. Every bank failing to make and transmit to the Commissioner any of the reports required by this act shall be subject to a penalty of one hundred dollars for each day after the time mentioned above for making such reports. Whenever any bank delays or refuses to pay the penalty herein imposed for a failure to make and transmit a report the Commissioner is hereby authorized to maintain an action in the name of his

Penalty for failure to make report.

How recovered.

office against the delinquent bank for the recovery of such penalty, and all sums collected by such action shall be paid into the State treasury and applied upon the expenses of the banking department.

COMMERCIAL BANKS.

Limit of amount
loaned on real
estate security.

SEC. 23. Any bank which, by its articles of incorporation, shall designate its business as that of a commercial bank shall have power to carry on the business of banking as prescribed and limited in this act, but it shall not lend to exceed fifty per cent of its capital stock upon mortgage or any other form of real estate security, and then only upon the adoption of a resolution by a two-thirds vote of the board of directors stating to what extent its officers may loan on real estate, as herein provided, except to secure a debt previously contracted in good faith on personal security deemed at the time adequate to secure such loan.

Exception.

Interest on
deposits, etc.

SEC. 24. Commercial banks may allow interest on accounts or certificates of deposit, but all deposits in such banks shall be payable on demand without notice, except when the contract of deposit otherwise provides. Said banks may invest their capital and deposits, except the reserve provided for in this section, in negotiable or commercial paper, or loan the same upon personal securities. Each bank shall keep on hand at all times at least fifteen per cent of its total deposits, except that in cities of over one hundred thousand population each of such banks shall keep on hand 20 per cent of its deposits, one-half of which reserve shall be in lawful money, and the balance may be in funds, payable on demand, deposited in banks in cities, approved by the Commissioner as reserve cities.

Reserve,
amount of, etc.

Proceedings in
case the reserve
falls below
required
amount.

SEC. 25. Whenever the reserve of any commercial bank shall fall below the amount above required, such bank shall not increase its liabilities by making any new loans or discounts otherwise than by discounting or purchasing bills of exchange payable at sight or on demand, and the Commissioner of the Banking Department may notify any bank whose reserve shall be below the amount above required to make good such reserve, and in case the bank shall fail for thirty days thereafter to make good its reserve the Commissioner may, with the concurrence of the Attorney General, institute proceedings for the appointment of a receiver to wind up the business of the bank.

SAVINGS BANKS.

Deposits,
repayment of,
etc.

SEC. 26. Any bank which, by its articles of incorporation, shall designate its business as that of a savings bank, shall have power to carry on the business of banking as prescribed and limited in this act, and may receive on deposit money offered by tradesmen, mechanics, laborers, servants, minors, and other persons; and all deposits in said banks shall be repaid to the depositors, or his or her lawful representatives, when required, at such time or times and with such interest and under such

regulations as the board of directors of the bank from time to time prescribes, which regulations shall be printed and conspicuously exposed in some place accessible and visible to all in the business office of said bank.

SEC. 27. A savings bank shall keep on hand at least fifteen (15) per cent of its total deposits, one-third of which reserve shall be in lawful money in its own vaults, and the balances on deposit payable on demand with banks, national or State, in cities approved by the Commissioner as reserve cities or invested in United States bonds; three-fifths of the remainder of its savings deposits shall be invested by the board of directors in bonds of the United States, or of this State, or in the bonds of any other State of the United States: *Provided*, That such State has not in ten years preceding the time of such investment, repudiated its debt and failed to pay the same or the interest due thereon or upon any part of such debt; or in the public debt or bonds of any city, county, township, village or school district of any State in the United States which shall have been authorized by the legislature of such State: *Provided*, The total indebtedness of such municipality does not exceed five per cent of the assessed valuation, except by a vote of two-thirds of the board of directors such bonds may be purchased if the total liabilities do not exceed ten per cent of its assessed valuation, or loan the same upon negotiable paper secured by any of the above mentioned classes of security; or upon notes, or bonds, secured by mortgage lien upon unincumbered real estate worth at least double the amount loaned; the remainder of such deposits may be invested in notes, bills or other evidences of debt, the payment of which is secured by the deposit of collateral security consisting of personal property, of known marketable value, worth ten per cent more than the amount so loaned and interest for the time of the loan; or may be deposited in any national bank, trust company, or bank in cities in this or any other State approved by the Commissioner of the Banking Department as reserve cities; and a portion of said remainder, not exceeding the capital and additional stockholders' liability, may be invested in negotiable paper approved by the board of directors; but the deposits in any one bank shall not exceed ten per cent of the total deposits, capital and surplus of the depositing bank. In case the actual reserve shall fall below the fifteen per cent above provided, the bank shall promptly, and in good faith, take measures to restore and maintain its lawful reserve, in default of which the Commissioner of the Banking Department shall require such restoration within thirty days after notice, and a failure to comply with such demand shall warrant proceedings to wind up the bank, as provided in section six of this act.

Reserve to be kept.

Balance, how invested.

Proviso as to bonds of other States.

Proviso as to debt of municipalities.

Limit of deposit in any one bank.

Proceedings when reserve falls below fifteen per cent.

SEC. 28. A pass-book shall be issued to each depositor in the savings department, containing the rules and regulations adopted by the board of directors governing such deposits, in which book shall be entered each deposit made by, and each payment made to, such depositor, and no payment or check against any such savings account shall be made unless accom-

Pass books, contents and use of.

panied by and entered in the pass-book issued therefor, except for good cause and on assurances satisfactory to the officers of the bank; but nothing in this section shall prevent savings banks issuing time certificates of deposit or certificates of deposit specifically issued subject to the rules and regulations governing savings deposits.

Separate books to be kept for commercial and savings bank business. *Provide.*

SEC. 29. Any bank combining the business of a commercial bank and a savings bank shall keep separate books of account for each kind of business: *Provided*, That all receipts, investments and transactions relating to each of said classes of business shall be governed by the provisions and restrictions herein specifically provided for the respective kinds of banks.

Regulating rate of interest.

SEC. 30. It shall be the duty of the board of directors of each savings bank from time to time to regulate the interest to be allowed depositors, and pay the same at regular and stated periods.

Payment of deposits to a minor.

SEC. 31. When any deposit is made in any savings bank by a person being a minor the said bank may pay to such depositor such sums as may be due to him or her, although he or she have no guardian, and the receipt of such minor shall be in all respects valid in law.

Certificates of deposit etc.

SEC. 32. All certificates or evidences of deposits made by the proper officers of any bank shall be as effectual to bind the bank as if made under the common seal thereof; but said bank shall not issue any bill, note, or certificate intended to circulate as money, and no such bank shall issue post notes.

Construction of this act.

SEC. 33. All the general powers and privileges, as well as the general restrictions and limitations provided in this act, and applied to the corporations to be organized under and regulated by this act, by the general designation of banks, be understood and construed to include commercial banks, savings banks, and those combining both branches of business.

Effect of this act on banks, etc., now existing.

SEC. 34. The powers, privileges, duties and restrictions conferred and imposed upon any bank existing and doing business under the laws of this State are hereby abridged, enlarged or modified, as each particular case may require to conform to the provisions of this act, and to such amendments as may be made thereto. But nothing in this act shall be construed to affect the legality of investments heretofore made, or of transactions heretofore had, pursuant to any provisions of law in force when such investments were made or transactions had, nor to require the change of investments for those named in this act, except as the same can be done by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such bank, or unnecessary loss or injury to the borrowers on such securities; but no renewal or extension of any such loan or investment shall be made by any bank, unless necessary to avoid loss or embarrassment, as above provided. All debts due to any association on which interest is past due and unpaid for a period of six months, unless the same are well secured, and in process of collection, shall be considered bad debts, and shall be charged off to the profit and loss account, at the expiration of that time.

Disposition of past due obligations, etc.

BANKING DEPARTMENT.

SEC. 35. There is hereby established in the State department a separate and distinct bureau which shall have charge of the execution of the laws relating to banks, trust, loan, mortgage security, or safety deposit companies formed and transacting business under the laws of this State, to be designated as the State Banking Department.

SEC. 36. The chief officer of the department shall be denominated the Commissioner of the Banking Department. He shall be appointed by the Governor, by and with the advice and consent of the Senate, and shall hold his office for the term of four years. He may appoint a deputy, and revoke such appointment at pleasure, who shall possess the powers and perform the duties attached by law to the office of the Commissioner during a vacancy in such office, and during the absence or inability of his principal. He may also employ from time to time such clerks to assist him and his deputy in the discharge of the several duties imposed upon them by this act as he shall find necessary. The salary of the Commissioner shall be two thousand five hundred dollars per annum. The salary of the deputy and such clerks as may be employed under this act shall be at such a rate per annum as the Commissioner shall decide: *Provided*, That such rate is not in excess of that of the deputies and clerks of the several State departments. The salaries of the Commissioner, deputy and clerks shall be paid monthly or quarterly by the State Treasurer, upon a voucher countersigned by the Auditor General. Vouchers for the Commissioner's salary must be first approved by the Governor. Vouchers for the deputy and clerks' salaries must be first approved by the Commissioner. All actual and necessary traveling expenses of said Commissioner, deputy or clerks, incurred in the discharge of their duties under this act, shall be fully itemized upon proper vouchers and certified in the order indicated for the salaries, and presented to the Board of State Auditors. If allowed the Auditor General shall countersign. The State Treasurer shall, upon the presentation of vouchers so allowed and countersigned, reimburse the said officers' expenses. Within fifteen days from the notice of their appointment, respectively, the Commissioner and his deputy shall take and subscribe the oath of office prescribed by the constitution, and file the same in the office of the Secretary of State. The said Commissioner of the Banking Department and his deputy aforesaid shall each give to the people of this State a bond in the penal sum of twenty-five thousand dollars, with two or more sureties, to be approved by the State Treasurer, conditioned for the faithful discharge of the duties of their respective offices; and the Commissioner or his deputy shall not be interested, directly or indirectly, in any national bank, nor in any bank or other corporation under their supervision, nor engaged in the business of banking. There shall be assigned to said Commissioner suitable rooms in the State capitol for conducting the business of said department.

State banking
department
authorized.

Commissioner
of the banking
department,
appointment of.

Deputy.

Clerks.

Salary of Com-
missioner,
deputy, and
clerks.

Proviso.

Payment of
salaries.

Expenses.

Oath of office.

Bond.

Commissioner
or deputy not
to be engaged
in banking, etc.

Seal.	SEC. 37. The said Commissioner shall devise a seal for the use of his office, which shall continue to be the seal of said department. A description of the seal, with an impression thereof, shall be filed in the office of the Secretary of State.
Banks subject to inspection.	SEC. 38. Every bank existing or hereafter incorporated under the laws of this State shall be subject to the inspection and supervision of the Commissioner of the Banking Department as provided in this act.
Duty of Commissioner to annually examine books, etc.	SEC. 39. It shall be the duty of the Commissioner of the Banking Department, and he shall have power for himself, his deputy, or any examiner he may appoint for that purpose, to examine once in each year the cash, bills, collaterals or securities, books of account, condition and affairs of each bank under the law, and also when requested by the board of directors of any bank. For that purpose he may examine, on oath, any of the officers, agents, clerks, customers or depositors of such bank touching the affairs and business of such bank. Any willful false swearing in any examination shall be deemed perjury. He shall also ascertain whether each bank transacts its business at the place designated in the articles of incorporation, and whether its business is conducted in the manner prescribed by law.
False swearing, perjury.	
Fee for examination.	SEC. 40. For each annual examination the bank examined shall pay into the State treasury for the credit of the general fund one-hundredth part of one per cent of the gross amount of the assets of said bank: <i>Provided</i> , That the examination fee of any bank shall not be less than ten dollars. The expenses incurred and services performed especially for any bank shall be paid by such bank. If such charges or the annual fee are not paid after due notice, the Commissioner shall maintain an action in his name of office against the delinquent bank for the recovery of such charge, or annual fee, with interest thereon, and the sums so collected shall be paid into the State treasury. No person shall be appointed to examine a bank in which he is interested as stockholder, officer or employé, or otherwise. The Commissioner of the Banking Department, his deputy, every clerk in his employment and examiner shall be bound by oath to keep secret all facts and information obtained in the course of such examinations, except in as far as the public duty of such officer requires him to report upon or take official action regarding the affairs of such bank. No bank shall be subject to any visitation other than such as is required by this act, or otherwise authorized by law.
Proviso.	
Special expense, how paid.	
Collection of charges and fees.	
Certain facts and information to be kept secret.	
Proceeding in case bank refuses to submit to inspection, etc.	SEC. 41. Whenever any officer of a bank shall refuse to submit the books, papers and concerns of such bank to the inspectors [inspection] of the Commissioner, deputy, or examiner appointed as aforesaid, or refuse to be examined on oath touching the concerns of the bank, the Commissioner may, with the concurrence of the Attorney General, institute proceedings for the appointment of a receiver for such bank to wind up its business.
	SEC. 42. Whenever it shall appear from the report of any bank, or the Commissioner shall have reason to believe, that the

capital of any bank is impaired or reduced below the amount required by law, it shall be the duty of the Commissioner, and he shall have power to examine said bank and ascertain the facts, and, in case he finds such impairment or reduction of capital, to require such bank to make good the deficiency so appearing. If any bank shall refuse or fail for ninety days after written requisition to make good the deficiency so appearing or found to exist, it shall be the duty of the Commissioner, with the concurrence of the Attorney General, to institute proceedings for the appointment of a receiver of such bank, to wind up its business.

Proceedings in case capital of bank is impaired, etc.

SEC. 43. On the thirty-first day of December the Commissioner of the Banking Department shall make an annual report to the Governor of the State, which report shall be published, and shall exhibit:

Commissioner to report to the Governor annually.

First, A summary of the state and condition of every bank from which reports have been received during the year, with an abstract of the whole amount of capital returned by them, the whole amount of their debts and liabilities, the total amount of means and resources, separating the reports of such banks and other corporations, and specifying the amount of lawful money held by banks at the time of their several returns, and such other information in relation to such banks and corporations as in his judgment may be required;

What report to exhibit.

Second, A statement of the banks and corporations whose business has been closed during the year, the amount of their resources and liabilities, and the amount paid to the creditors thereof;

Third, The names and compensation of the clerks employed by him, and the whole amount of expenses of the banking department during the year;

Fourth, The amount of fees received for the examination of banks or other corporations, and fines collected and paid over to the State Treasurer.

SEC. 44. Whenever the Commissioner shall deem it expedient he may call a meeting of the stockholders of any bank, organized under the laws of this State, by a personal notice of such meeting for fifteen days previous thereto, and in case a majority of the stockholders cannot be reached by personal notice, then by publishing such notice at least once in each week for four successive weeks previous to the meeting in a newspaper published in the city, village or county where the bank is located, and if no newspaper is published there, then in the newspaper published at the nearest county seat.

Commissioner may call a meeting of stockholders of any bank, etc.

SEC. 45. A book shall be provided and kept by every bank, in which shall be entered the name and residence of the stockholders in the bank, the number of shares held by each, the time when each person became such stockholder, also all transfers of stock, stating the time when made, the number of shares, and by whom transferred. The said book shall at all times be, during the usual hours of transacting business, subject to the inspection of the directors, officers, stockholders and

Record of stockholders, etc., to be kept by bank.

Subject to inspection, by whom.

Penalty for not keeping record and for refusal to exhibit it.

How penalty recovered.

Book to be evidence.

Liability of stockholders.

How liability enforced.

Certain transactions null and void.

Service of legal process against banks.

Proceedings to enjoin.

When Attorney General to supervise suits under this act.

depositors of the bank. A neglect to provide and keep such book ready for examination, as herein provided, shall subject the officers of the bank, whose duty it is to provide and keep the same, to a penalty of one hundred dollars for every day's neglect; and a refusal by such officer to exhibit such book to any person rightfully demanding inspection thereof shall subject him to a penalty of fifty dollars; the said penalty may be sued for and recovered with costs by any person who will prosecute for the same in the name of the people of the State, and shall be paid to the State Treasurer for the credit of the banking department. In all actions, suits and proceedings under this act, the said book shall be presumptive evidence of the facts herein stated.

SEC. 46. The stockholders of every bank shall be individually liable, equally and ratably, and not one for another, for the benefit of the depositors in said bank to the amount of their stock at the par value thereof, in addition to the said stock; but persons holding stock as executors, administrators, guardians or trustees, and persons holding stock as collateral security, shall not be personally liable as stockholders, but the assets and funds in their hands constituting the trust shall be liable to the same extent as the testator, intestate, ward or person interested in such trust funds would be, if living or competent to act; and the person pledging such stock shall be deemed the stockholder and liable under this section. Such liability may be enforced in a suit at law or in equity by any such bank in process of liquidation, or by any receiver, or other officer succeeding to the legal rights of said bank.

SEC. 47. All transfers of notes, bonds, bills of exchange or other evidences of debt owing to any bank, or of deposits to its credit, all assignments of mortgages, or other security on real estate or judgments or decrees in its favor, or deposits of money, bills or other valuable things for its use, or for the use of its stockholders or creditors, all payments of money, either after the commission of an act of insolvency or in contemplation thereof, with a view to prevent application of its assets in the manner prescribed in this act, or with a view to the preference of one creditor over another, shall be held to be null and void.

SEC. 48. Legal process against any such bank shall be served upon its president or cashier or treasurer in the county where its business office is located or the plaintiff resides, or by leaving any attested copy at its banking house during banking hours with the teller, clerk or any officer of the bank.

SEC. 49. All proceedings by any bank to enjoin the Commissioner in the discharge of his duties under the provisions of this act shall be had in the county where said bank is located, or before the supreme court of this State.

SEC. 50. All suits and proceedings arising out of the provision of law governing banks in which the State or any of its officers or agents shall be parties shall be conducted under the direction and supervision of the Attorney General.

SEC. 51. Copies of all records and papers in the office of the

Commissioner of the Banking Department certified by him, and authenticated by his seal of office, shall be evidence in all cases equally and with like effect as the original. Copies of certain papers, etc., evidence.

SEC. 52. The total liabilities of any bank or any person or of any company, corporation or firm for money advanced, including in the liabilities of the company or firm the liabilities of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: *Provided, however,* That the foregoing limitations shall not apply to loans upon real estate or other collateral securities authorized by this act: *Provided, further,* That by a two-thirds vote of the directors the liabilities of any bank or any person or company or corporation or firm, may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank. Liability of banks, etc., for money, etc., limited. Proviso. Further proviso.

SEC. 53. Any bank organized under the provisions of this act may go into liquidation and be closed by a vote of its stockholders owning two-thirds of its capital. Whenever a vote is taken to go into liquidation it shall be the duty of the board of directors to cause notice of this fact to be certified, under the seal of the bank, by its president, cashier or treasurer, to the Commissioner of the Banking Department, and publication thereof, notifying creditors to present their claims against the bank for payment, shall be made once in each week for eight successive weeks, in a newspaper published in the city of Detroit, and also in a newspaper published in the city, village or county in which the bank is located, or if no newspaper is there published then in the newspaper published at the nearest county seat. Proceedings when bank decides to go into liquidation.

SEC. 54. A bank which is in good faith winding up its business for the purpose of consolidating with some other bank, may transfer its assets and liabilities to the bank with which it is in process of consolidation; but no such consolidation of banks shall be made without the consent of the Commissioner of the Banking Department, and not then to defeat or defraud any of the creditors in the collection of their claims against said banks, or either of them. Consolidation of banks.

SEC. 55. On becoming satisfied that any bank has refused to pay its deposits in accordance with the terms on which such deposits were received (if received in accordance with the provisions of this act), or that any bank has become insolvent, or that its capital has become impaired, or that any bank has violated any of the provisions of this act, or for any cause herebefore or hereinafter stated, the Commissioner of the Banking Department may forthwith, with the approval of the Attorney General, apply to a court of record of competent jurisdiction for the appointment of a receiver for such bank, who, under the direction of such court, shall take possession of the books, records and assets of every description of such bank, collect all When receiver may be appointed.

debts, dues and claims belonging to it, and sell or compound all bad or doubtful debts, and sell all the real and personal property of such bank on such terms as the court shall direct, and may, if necessary to pay the debts of such bank, enforce all individual liability of the stockholders. Such receiver shall pay over all money so collected or received to the State Treasurer, and also make report to the Commissioner of all his acts and proceedings.

Duty of receiver.

Duty of Commissioner on appointment of receiver.

SEC. 56. The Commissioner shall, upon the appointment of a receiver, as above provided, cause notice to be given by advertising in such newspapers as he may direct once in each week, for twelve successive weeks, calling on all persons who may have claims against such bank to present the same to said receiver and make legal proof thereof.

Dividends to be made by receiver.

SEC. 57. From time to time, under the direction of the Commissioner of the Banking Department, the receiver shall make ratable dividends of the moneys realized or collected by him on all such claims as may have been proved to his satisfaction or adjudicated in a court of competent jurisdiction, and the remainder of the proceeds, if any, after the costs and expenses of such proceedings and all debts and obligations of the bank are satisfied, shall be paid over to the stockholders of such bank, or their legal representatives in proportion to the stock by them respectively held.

Penalty for embezzlement, etc.

SEC. 58. Every president, director, cashier, treasurer, teller, clerk or agent of any bank, who embezzles, abstracts or willfully misapplies any of the moneys, funds, credits or property of the bank, whether owned by it or held in trust, or who, without authority of the directors, issues or puts forth any certificate of deposit, draws any order or bill of exchange, makes any acceptance, assigns any note, bond, draft, bill of exchange, mortgage, judgment or decree, or who makes any false entry in any book, report or statement of the bank, with intent in either case to injure or defraud the bank, or any company, corporation or person, or to deceive any officer of the bank, or any agent appointed to examine the affairs of such bank, and any person who with like intent aids or abets any officer, clerk or agent, in violation of this section, or who shall issue or cause to be issued, or put in circulation, any bill, note or other evidence of debt to circulate as money, upon conviction thereof, shall be imprisoned in the State Prison or in the State House of Correction and Reformatory at Ionia, not to exceed twenty years.

Taxation of bank property.

SEC. 59. All real estate owned by any bank may be taxed as other real estate in the city, village or township where the same may be situated, and the residue of its capital and surplus shall be taxed as personal property, but the assessment thereof for taxation shall not be at a greater rate than is assessed on money capital in the hands of individual citizens in the same city, village or township.

Act to apply to all State banks.

SEC. 60. The provisions of this act shall apply to and govern all State banks organized and now existing within this State, and all such banks shall, on or before the first day of January

next following the time when this act becomes operative, file with the Commissioner of the Banking Department a certificate executed by the executive officers of each bank in substantial conformity to requirements of original article of incorporation provided for in section two (2) of this act; or any bank so existing may within the same time reorganize under this act, and when so reorganized all securities, real estate, property and assets of every kind shall become vested in such reorganized bank without any formal conveyance or transfer, but no such reorganization shall have the effect to discharge the original bank, its directors or stockholders from any liability to its depositors, or any other person, but the same shall continue until legally discharged, and such reorganized bank shall be legally liable to pay every claim, demand and obligation existing against the bank whose assets and property, or any part thereof, it has received by virtue of such reorganization.

Existing banks
may re-organise.

Re-organisation
not to discharge
existing liabilities.

SEC. 61. Every officer or employé of a bank required by this act to take any oath or affirmation, who shall willfully swear or affirm falsely, shall be deemed guilty of perjury, and upon conviction thereof shall be punished as provided by the laws of this State in case of perjury.

Penalty for
false swearing
by officer, etc.,
of bank.

SEC. 62. Nothing in this act contained shall be so construed as to prevent any bank organized or doing business under this act from making or issuing bills of exchange on foreign countries or places beyond jurisdiction of the United States; which bills of exchange may be made payable at or with the customary usance, and at or within ninety days' sight, but no such draft or bill of exchange shall be used or put in circulation as money by any such bank.

Foreign
exchange, etc.

SEC. 63. The legislature may at any regular session thereof alter or amend this act, or any part thereof, by a vote of two-thirds of the members of the Senate and House of Representatives constituting said bodies; and hereafter it shall not be necessary to submit any such proposed alteration or amendment to the electors of the State for adoption or approval, but all such acts shall be valid and effectual when so passed by the legislature and approved as other laws are in accordance with the constitution of this State.

Provisions for
amending
this act.

SEC. 64. All acts and parts of acts of which this act is amendatory or supplementary, inconsistent with the provisions of this act, are hereby repealed.

Acts repealed.

SEC. 65. This act shall be submitted to the electors of this State for their approval or disapproval at the next general election. At said election a ballot-box shall be provided and kept by the several boards of inspectors thereof for receiving the votes cast for or against this act; and on the ballot shall be written or printed, or partly written and partly printed, the words "A general banking law—Yes," or, "A general banking law—No."

Act to be sub-
mitted to vote
of electors,
when.

Form of ballots.

SEC. 66. The canvass of the votes cast for or against this act, and the returns thereof, shall be made by the proper canvassing officers, within the same time, and in the same manner as now

Canvass of votes.

When this act
to become
a law.

provided by law for the canvass and return of the votes cast at the said general election, and the result be declared by the board of canvassers at the same time and manner as the result of the canvass for State officers; and if it shall appear that a majority of the votes cast at such election have thereon "A general banking law—Yes," this act shall become a law, and take effect within sixty days after said general election.

Approved June 21, 1887.

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